STIC Search Report
EIC 2100

STIC Database Tracking Number: 193587

TO: Eric B Kiss **Location: RND 5b49** **Art Unit: 2192** **Thursday, June 22, 2006** **Case Serial Number: 09/550192**	**From: Carol Wong** **Location: EIC 2100** **RND-4B28** **Phone: 571-272-3513** **Carol.Wong@uspto.gov**

Search Notes

Dear Ex. Kiss:

Attached are the search results for your case.

Color tags mark the patents/articles which appear to be most relevant to the case. Color of tag has no significance. Pls review all documents, since untagged items might also be of interest.

Pls call if you have any questions or suggestions for additional terminology, or a different approach to searching the case.

Thanks, Carol

CW

193587

STIC EIC 2100
Search Request Form

Today's Date: 6/22/2006

What date would you like to use to limit the search?

Priority Date: 4/17/2000 Other:

Name Eric Kiss

AU 2192 Examiner # 79611

Room # RND 5B49 Phone 571-272-3699

Serial # 09/550,192

Format for Search Results (Circle One):

(PAPER) DISK EMAIL

Where have you searched so far?

(USP DWPI EPO JPO ACM IBM TDB)

IEEE INSPEC SPI Other _____

Is this a "Fast & Focused" Search Request? (Circle One) (YES) NO

A "Fast & Focused" Search is completed in 2-3 hours (maximum). The search must be on a very specific topic and meet certain criteria. The criteria are posted in EIC2100 and on the EIC2100 NPL Web Page at http://ptoweb/patents/stic/stic-tc2100.htm.

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

Is this request for a BOARD of APPEALS case? (Circle One) YES (NO)

Software modules for processing messages representing bank checks in a paperless automated check exchange and settlement system.

Some Keywords: payment switch
electronic payment system
bilateral payment processing
payment center
S.W.I.F.T. (Society for Worldwide Interbank Financial Telecommunicati
clearing house

★ I need a Dialog search to satisfy a business methods flag on this application.

STIC Searcher C. Wong Phone 272-3513

Date picked up 6-22 Date Completed 6-22-06

[File 9] **Business & Industry(R)** Jul/1994-2006/Jun 21

[File 13] **BAMP** 2006/Jun W2

[File 16] **Gale Group PROMT(R)** 1990-2006/Jun 21

[File 47] **Gale Group Magazine DB(TM)** 1959-2006/Jun 22

[File 88] **Gale Group Business A.R.T.S.** 1976-2006/Jun 14

[File 148] **Gale Group Trade & Industry DB** 1976-2006/Jun 22

[File 160] **Gale Group PROMT(R)** 1972-1989

[File 275] **Gale Group Computer DB(TM)** 1983-2006/Jun 21

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2006/Jun 22

[File 624] **McGraw-Hill Publications** 1985-2006/Jun 22

**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 634] **San Jose Mercury** Jun 1985-2006/Jun 21

[File 649] **Gale Group Newswire ASAP(TM)** 2006/Jun 13

[File 636] **Gale Group Newsletter DB(TM)** 1987-2006/Jun 21

[File 674] **Computer News Fulltext** 1989-2006/Jun W2

[File 647] **CMP Computer Fulltext** 1988-2006/Jul W4

[File 476] **Financial Times Fulltext** 1982-2006/Jun 22

[File 608] **KR/T Bus.News.** 1992-2006/Jun 22


```
? d s
Set     Items   Description
S1    2235882   PAYMENT? ? OR PAY()MENT? ? FROM 9, 13, 16, 47, 88, 148, 160, 275, 621,
624, 634, 649, 636, 674, 647, 476, 608
S2        675   S1(1W)SWITCH??? ? FROM 9, 13, 16, 47, 88, 148, 160, 275, 621, 624, 634,
649, 636, 674, 647, 476, 608
S3     175959   S1(2N)(SYSTEM? ? OR PROCESSING OR CENTER? ? OR CENTRE? ?) FROM 9, 13, 16,
47, 88, 148, 160, 275, 621, 624, 634, 649, 636, 674, 647, 476, 608
S4     152501   SWIFT OR SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR
INTER)(2W)FINANCIAL FROM 9, 13, 16, 47, 88, 148, 160, 275, 621, 624, 634, 649, 636, 674,
647, 476, 608
S5     118561   CLEARINGHOUSE? OR CLEARING()HOUSE? ? FROM 9, 13, 16, 47, 88, 148, 160,
275, 621, 624, 634, 649, 636, 674, 647, 476, 608
S6      58851   FEDI OR EFTS OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR
FINANCIAL()ELECTRONIC()DATA()INTERCHANG? FROM 9, 13, 16, 47, 88, 148, 160, 275, 621, 624,
634, 649, 636, 674, 647, 476, 608
S7    8524446   MODUL??? ? OR SUBMODUL? OR SUITE OR PACKAG? OR COMPONENT? OR SUBCOMPONENT?
OR SUBUNIT? ? OR EXTENSIB? OR SUBSYSTEM? FROM 9, 13, 16, 47, 88, 148, 160, 275, 621, 624,
634, 649, 636, 674, 647, 476, 608
S8     152779   SUB()(UNIT OR UNITS OR SYSTEM? ?) OR BUILDING()BLOC?? ? FROM 9, 13, 16,
47, 88, 148, 160, 275, 621, 624, 634, 649, 636, 674, 647, 476, 608
S9     664264   S PLUGG? OR PLUG??? ? OR PLUGIN OR PLUGINS
S10    984269   S PROTOCOL? ?
S11    222366   S SUITES
S12     34605   S MULTIPROTOCOL?
S13     53483   S (MULTIPLE OR MANY OR MULTI OR SEVERAL OR NUMEROUS OR PLURALIT? OR
DIFFERENT OR ACROSS OR MULTIPLICIT? OR MULTITUD?)(1W)S10
S14     14611   S (PLURIF? OR SECOND OR BETWEEN OR CROSS OR VARIOUS OR VARIETY OR NUMBER
OR ANOTHER OR BOTH OR ASSORTED OR COLLECTION? ?)(1W)S10
S15      3164   S (ASSORTED OR RANGE? ? OR MYRIAD OR DIVERSE)(1W)S10
S16      2666   S SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR INTER)(2W)FINANCIAL
S17     19450   S (S2:S3 OR S16 OR S5:S6)(S)(S7:S9 OR S11)
S18       339   S S17(S)S10
S19        24   S S17(S)S12:S15
S20   7608448   S SOFTWARE? ?
S21     10610   S (CHECK? ? OR CHEQUE? ? OR BANKCHECK? OR BANKCHEQ?)(3N)(EXCHANG? OR
SETTL? OR INTERCHANG?)
S22   2016823   S CUSTOMIS? OR CUSTOMIZ? OR TAILOR? OR PERSONALIS? OR PERSONALIZ?
S23       136   S S18(S)S20:S21
S24      6284   S S17(S)S20
S25        20   S S24(S)S21
S26       506   S S21(S)(S7:S9 OR S11)
S27         0   S S26(S)S12:S15
S28         6   S S26(S)S10
S29        83   S S26(S)S20
S30     94238   S S22(5N)(S7 OR S9 OR S11)
S31       312   S S30(S)(S2:S3 OR S16 OR S5:S6)
S32         8   S S31(S)S10
S33         7   S S30(S)S26
S34       239   S S19 OR S23 OR S25 OR S28:S29 OR S32:S33
S35        84   S S34/2001:2006
S36       155   S S34 NOT S35
S37       103   RD  (unique items)

? t 37/3,k/18-19,22,31
```

37/3,K/18 (Item 6 from file: 16) Links
Gale Group PROMT(R)

07404993 **Supplier Number:** 62200021 **(USE FORMAT 7 FOR FULLTEXT)**

Internet Makes Check Imaging Viable: By Patricia A. Murphy.(Industry Trend or Event)
Bank Technology News , v 14 , n 5 , p 53
May , 2000
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 1426
(USE FORMAT 7 FOR FULLTEXT)

Text:

...national check presentment and check hold rules, as spelled out in Regulation CC, that permit **exchanges** of **check** images in lieu of paper, (specifically in the return process). And last month at Payments ...

...payments issues (his first in several years) cited the Montana initiative and its Internet access **component** as evidence that "At the Federal Reserve, we continue to modernize our check processing systems ...

...sees it as a natural progression of the marketplace. "It's the direction the whole **software** industry is going," says Koster of the trend toward browser-based applications. BankWare, which has...

...virtually every PC and server on the planet across a global network with a single **protocol** (IP)," Koster insists. "I am confident that browser-based solutions are the new standard." Jim...

...International Consulting Inc., Fairfax, VA, concurs. It's not just a new standard in check **processing**, but for **payment** services in general. Customers are demanding 24-hour, seven-day-a-week access to funds ...

...With 520 PCs connected through the bank's intranet, it's a snap to upgrade **software** and access information throughout the bank. "The level of customer service it gives us is...Solutions Inc., Oklahoma City, announced the addition of Internet image retrieval to ImageDepot, its integrated **payment processing software suite**.
Banks using ImageDepot can now offer customers online access to a variety of documents, including...

...Web site. In an interview at the conference, Bala Balasubramanian, president-CEO of J&B **Software**, Blue Bell, PA, outlined his vision for check imaging, which hinges on Web delivery of application

software. The idea: place an image capture device at a remote locale and handle everything else through the Web, even **software** upgrades, he explained. Internet technologies hold substantial promise for check imaging applications. But Steve Ledford...

...Global Concepts Inc., says that balancing, one of the most labor-intensive and time-critical **components** of check processing, isn't quite ready for Internet prime time. "Balancing has always been...

37/3,K/19 (Item 7 from file: 16) **Links**

07323967 **Supplier Number:** 61975544 **(USE FORMAT 7 FOR FULLTEXT)**

SAP adds WAP, payment services to mySAP.com.(Company Business and Marketing)
Sayer, Peter
Network World , p NA
May 8 , 2000
Language: English **Record Type:** Fulltext
Document Type: Tabloid ; Trade
Word Count: 456
(USE FORMAT 7 FOR FULLTEXT)

Text:

SAP AG Wednesday said it would extend its mySAP.com offering, adding business-to-business **payment processing** functions and support for mobile users connecting via devices that use the WAP. <p> The company plans to integrate Visa International's corporate purchasing **system**, offering **payment** and data delivery services, into mySAP.com, the companies said in a statement. This will...

...also cooperate with telecom equipment manufacturer Nokia to integrate the Finnish company's Wireless Application **Protocol** Server with the mySAP.com Mobile Workplace, SAP said in a separate statement. <p> The ...

...SAP will integrate Visa's purchasing functionality into a new release of its e-commerce **software component**, SAP Business-to-Business Procurement. The **module** will be available during the third quarter of this year to users of the mySAP...

...SAP spinoff SAPMarkets, according to the statement. <p> Later, the companies intend to offer the **payment system** to users of the mySAP.com Workplace enterprise portal. It will offer an automated end...

...com MiniApps - small underlying applications and services that can be deployed on mobile devices, the **software** company said. Its customers

and partners will be able to tailor these applications for mobile...

...February, SAP's new partners Visa International and Nokia announced plans to jointly develop secure **systems** for **payments** via mobile phones. <p>

37/3,K/22 (Item 10 from file: 16) **Links**
Gale Group PROMT(R)

06279425 **Supplier Number:** 54414187 **(USE FORMAT 7 FOR FULLTEXT)**

M&A Impact: Third Time Lucky for HP's Internet Unit?
Computergram International , p NA
April 19 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 1001
(USE FORMAT 7 FOR FULLTEXT)

Text:

...credentials. The VeriFone acquisition may have given it an early lead in e- commerce payment **software** and expertise but that lead has long since been relinquished as HP failed to build...

...UX, significantly trails Sun Solaris, NT and Linux as top-tier ports for web-specific **software**," concludes a Gartner Group report. The other strategic error the company made was to approach...

...in some cases, divergent business objectives. The company therefore did not develop an integrated web **software** strategy but instead segregated its NT and HP-UX product lines when IBM and Sun...

...in this market has been to establish a separate business unit tasked with building internet **software**, appliances and e-services. However, the Internet Business Unit (IBU) it formed this month is...

...computer products, Inkjet imaging, laser jet imaging and Enterprise Computing which combines HP hardware and **software**. The Internet Business Unit sits under the latter. VeriFone will make up two of the five divisions within the IBU: the appliance systems division, which will encompass the electronic **payment processing** hardware on which the company built its 12-year history and the electronic payment **software** to which HP has, up until now, paid scant attention. From May 1, VeriFone will...

...in synch with our parent organization and then another year to integrate our three separate **software** units into one, so we could begin to

deliver integrated electronic payment products," says Richard...

...and general manager of HP e-commerce division and former VeriFone executive. HP/VeriFone's **modular e-payment processing system**, announced last month, is the first fruit of this new focus on building a cohesive...

...over the web using either SSL (secure socket layer) or SET (secure electronic transfer) payment **protocols**. "It's the first time we've made our electronic payment hardware and **software** talk to each other over the web," says Bailey. HP is also building a professional...
...a big burden on the merchant and the customer because it is difficult to tie **protocols** into back-end bank processing systems," says Lance Travis at AMR Research. The E-Service group is designed to help companies implement internet **payment systems**, **payment processing**, and smart card services. The group consists of a technical support organization, professional services organization...

37/3,K/31 (Item 19 from file: 16) **Links**
Gale Group PROMT(R)

05059126 **Supplier Number:** 47425752 **(USE FORMAT 7 FOR FULLTEXT)**

Exchange Solution Eases Digital Commerce
Marlin, Steven
Bank Systems + Technology , p N/A
June , 1997
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 502

...Exchange, lets businesses send and receive documents and payments without having to install costly translation **software**. It includes **modules** that a company can distribute free to trading partners so they can receive digital transactions. EC Exchange transactions also are translated to formats recognizable to the **EFT protocol** that banks use.
A virtual private network, The EC Network, will enable documents and payments...

? t 37/3,k/34,41

37/3,K/34 (Item 22 from file: 16) **Links**
Gale Group PROMT(R)

04905187 **Supplier Number:** 47212885 **(USE FORMAT 7 FOR FULLTEXT)**

Signet Banking Corp. Chooses IA Corp. Software to Create World's Largest Volume Check Image Archive.
Business Wire , p 3170001
March 17 , 1997
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 701

...via their local network or on-line."
CheckVision Archive with All Items capabilities is a **module** of IA's CheckVision **software**. CheckVision provides image-based check processing applications for banks to optimize the cash management services. CheckVision includes a full **suite** of applications such as digital check image statements, image enabled account reconcilement (ARP), digital **check** image delivery, **exchange**, research/inquiry and image-enabled positive pay.
Signet Banking Corp. Background
Signet is a $12...

37/3,K/41 (Item 29 from file: 16) **Links**

01204715 **Supplier Number:** 41385319

ACS ANNOUNCES ELECTRONIC AUTHORIZATION PROGRAM
News Release , p 1
June 13 , 1990
Language: English **Record Type:** Abstract
Document Type: Magazine/Journal ; Trade

Abstract:

...lanes in conjunction with the offering of a full menu of expanded and enhanced consumer **payment** transaction **processing** and settlement services. The ACCEPT PLUS program provides all the critical **components** a retailer needs to ensure proper support, flexibility and reliability of electronic authorization and processing transactions at the checkout lanes. These **components** include access to all major authorization databases, redundant communications and processing systems and nationwide access...

...terminals. ACS entered into an agreement with COMTRAC Corporation to utilize their proprietary hardware and **software** in conjunction with an intelligent PC-based controller. With the newly designed product and the ...

...have an "in-store" database providing a complete menu of electronic consumer payment, authorization and **settlement** services including

check authorization, check collection, credit card, on-line debit, ACH debit "proprietary card", frequent shopper and...

? t 37/3,k/61,70-71,82

37/3,K/61 (Item 1 from file: 636) **Links**
Gale Group Newsletter DB(TM)

04662930 **Supplier Number:** 62200021 **(USE FORMAT 7 FOR FULLTEXT)**

Internet Makes Check Imaging Viable: By Patricia A. Murphy.
Bank Technology News , v 14 , n 5 , p 53
May , 2000
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 1426
(USE FORMAT 7 FOR FULLTEXT)
Text:

...national check presentment and check hold rules, as spelled out in Regulation CC, that permit **exchanges** of **check** images in lieu of paper, (specifically in the return process). And last month at Payments ...payments issues (his first in several years) cited the Montana initiative and its Internet access **component** as evidence that "At the Federal Reserve, we continue to modernize our check processing systems ...sees it as a natural progression of the marketplace. "It's the direction the whole **software** industry is going," says Koster of the trend toward browser-based applications. BankWare, which has...virtually every PC and server on the planet across a global network with a single **protocol** (IP)," Koster insists. "I am confident that browser-based solutions are the new standard." Jim...

...International Consulting Inc., Fairfax, VA, concurs. It's not just a new standard in check **processing**, but for **payment** services in general. Customers are demanding 24-hour, seven-day-a-week access to funds ...With 520 PCs connected through the bank's intranet, it's a snap to upgrade **software** and access information throughout the bank. "The level of customer service it gives us is...Solutions Inc., Oklahoma City, announced the addition of Internet image retrieval to ImageDepot, its integrated **payment processing software suite**.
Banks using ImageDepot can now offer customers online access to a variety of documents, including...Web site. In an interview at the conference, Bala Balasubramanian, president-CEO of J&B **Software**, Blue Bell, PA, outlined his vision for check imaging, which hinges on Web delivery of application **software**. The idea: place an image capture device at a remote locale and handle everything else through the Web, even **software** upgrades, he explained. Internet technologies hold substantial promise for check imaging applications. But Steve ...Global Concepts Inc., says that balancing, one of the most labor-intensive and

time-critical **components** of check processing, isn't quite ready for Internet prime time. "Balancing has always been...

37/3,K/70 (Item 10 from file: 636) **Links**
Gale Group Newsletter DB(TM)

03913853 **Supplier Number:** 50125473 **(USE FORMAT 7 FOR FULLTEXT)**

-IBM: IBM helps businesses move checkbooks to the Internet
M2 Presswire , p N/A
July 2 , 1998
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 716
(USE FORMAT 7 FOR FULLTEXT)
Text:

...Internet. Electronic checks (echecks) address the electronic payment needs of millions of businesses that today **exchange** traditional paper **checks** with other vendors, consumers, or the government. Echecks follow the same procedures and regulations as...

...based on the FSTC's echeck standard. "Echecks are the latest addition to IBM's **suite** of Internet payment solutions, which also include credit and debit **components**," said Mark Greene, vice president of Internet Payment & Trust Solutions at IBM. "We're expanding...

...providing an Internet bridge to the company's widely used Check Processing Control System (CPCS) **software**. IBM's CPCS and check sorters are used by a majority of the large banks...

...s largest information technology company, with 80 years of leadership in helping businesses innovate. IBM **Software** offers the widest range of applications, middleware, and operating systems for all types of computing ...

...the new era of e-business. The fastest way to get more information about IBM **Software** is through the IBM **Software** home page at http://www.**software**.ibm.com. Additional information on IBM's involvement within the FSTC echeck market trial can be found at http://www.**software**.ibm.com/commerce/payment/echeck. *Indicates trademark or registered trademark of International Business Machines Corporation...

37/3,K/71 (Item 11 from file: 636) **Links**
Gale Group Newsletter DB(TM)

03901606 **Supplier Number:** 50075766 **(USE FORMAT 7 FOR FULLTEXT)**

-VERIFONE: VeriFone Internet payment solution first to achieve compliance with SET industry standard
M2 Presswire , p N/A
June 11 , 1998
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 642
(USE FORMAT 7 FOR FULLTEXT)
Text:

...possible misuse as it travels across the Internet. The SET mark, when displayed on a **software** application, signifies that the product has passed Compliance Testing - a rigorous battery of tests and...

...testing process, VeriFone may display the SET mark on vWALLET 2.1, its Internet payment **software** for consumers. "In the same way that VeriFone revolutionised the electronic payment market at the...

...Internet commerce industry." "Although it is sometimes difficult to drive new industry standards, the SET **protocol** provides a new level of security to protect the consumers, merchants and financial institutions that...

...leader that could help move along the whole Internet commerce industry." vWALLET is the consumer **component** of VeriFone's complete **suite** of Internet payment products that supports the SET standard. VeriFone's other Internet payment products...

...solutions for financial institutions, merchants and consumers. VeriFone has shipped more than six million electronic **payment systems**, which are used in over 100 countries. CONTACT: Chloe Robertson, VeriFone Tel: +44 (0)1895...

37/3,K/82 (Item 2 from file: 674) **Links**
Computer News Fulltext

087252
newsbriefs

Journal: Network World **Page Number:** 8
Publication Date: September 18, 2000
Word Count: 658 **Line Count:** 63
Text:

...is expected to upgrade its Catalyst 6000 LAN switch line with a new

switch management **module**, routing card and line cards. The Supervisor II switch management engine will enable the Catalyst...

...be a daughtercard for the switch's Supervisor 1A engine, which provides Cisco IOS-based **multiprotocol** routing for the Catalyst 6000 line. MSFC2 quadruples the control plane performance of the previous...

...credit card processing functionality. Based on the GemPlus card design, Smart Visa includes a prepackaged **suite** of applications for credit- and debit-**payment processing**, and a so-called loyalty application developed with help from Logicon and Smart Dynamics for...

[File 15] **ABI/Inform(R)** 1971-2006/Jun 22

[File 484] **Periodical Abs Plustext** 1986-2006/Jun W3

[File 553] **Wilson Bus. Abs.** 1982-2006/Jun

[File 813] **PR Newswire** 1987-1999/Apr 30

[File 613] **PR Newswire** 1999-2006/Jun 22

**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 635] **Business Dateline(R)** 1985-2006/Jun 22

[File 810] **Business Wire** 1986-1999/Feb 28

[File 610] **Business Wire** 1999-2006/Jun 22

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 369] **New Scientist** 1994-2006/Jun W2

[File 370] **Science** 1996-1999/Jul W3

**File 370: This file is closed (no updates). Use File 47 for more current information.*

[File 625] **American Banker Publications** 1981-2006/Jun 22

[File 626] **Bond Buyer Full Text** 1981-2006/Jun 22

[File 627] **EIU: Country Analysis** 2006/Jun 21

[File 628] **Ctry Risk & Forecasts** 2006/Jun 22

```
Set     Items   Description
S1    1040736   PAYMENT? ? OR PAY()MENT? ? FROM 15, 484, 553, 813, 613, 635, 810, 610,
369, 370, 625, 626, 627, 628
S2        214   S1(1W)SWITCH??? ? FROM 15, 484, 553, 813, 613, 635, 810, 610, 369, 370,
625, 626, 627, 628
S3      66706   S1(2N)(SYSTEM? ? OR PROCESSING OR CENTER? ? OR CENTRE? ?) FROM 15, 484,
553, 813, 613, 635, 810, 610, 369, 370, 625, 626, 627, 628
S4      51769   SWIFT OR SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR
INTER)(2W)FINANCIAL FROM 15, 484, 553, 813, 613, 635, 810, 610, 369, 370, 625, 626, 627,
628
S5      46834   CLEARINGHOUSE? OR CLEARING()HOUSE? ? FROM 15, 484, 553, 813, 613, 635,
810, 610, 369, 370, 625, 626, 627, 628
S6      28956   FEDI OR EFTS OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR
FINANCIAL()ELECTRONIC()DATA()INTERCHANG? FROM 15, 484, 553, 813, 613, 635, 810, 610, 369,
370, 625, 626, 627, 628
S7     2402322   MODUL??? ? OR SUBMODUL? OR SUITE OR PACKAG? OR COMPONENT? OR SUBCOMPONENT?
OR SUBUNIT? ? OR EXTENSIB? OR SUBSYSTEM? FROM 15, 484, 553, 813, 613, 635, 810, 610, 369,
370, 625, 626, 627, 628
S8      51635   SUB()(UNIT OR UNITS OR SYSTEM? ?) OR BUILDING()BLOC?? ? FROM 15, 484, 553,
813, 613, 635, 810, 610, 369, 370, 625, 626, 627, 628
S9     172808   S PLUGG? OR PLUG??? ? OR PLUGIN OR PLUGINS
S10    273007   S PROTOCOL? ?
S11     78866   S SUITES
S12      7872   S MULTIPROTOCOL?
S13     14039   S (MULTIPLE OR MANY OR MULTI OR SEVERAL OR NUMEROUS OR PLURALIT? OR
DIFFERENT OR ACROSS OR MULTIPLICIT? OR MULTITUD?)(1W)S10
S14      3819   S (PLURIF? OR SECOND OR BETWEEN OR CROSS OR VARIOUS OR VARIETY OR NUMBER
OR ANOTHER OR BOTH OR ASSORTED OR COLLECTION? ?)(1W)S10
S15       857   S (ASSORTED OR RANGE? ? OR MYRIAD OR DIVERSE)(1W)S10
S16      1205   S SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR INTER)(2W)FINANCIAL
S17      6615   S (S2:S3 OR S16 OR S5:S6)(S)(S7:S9 OR S11)
S18        80   S S17(S)S10
S19         7   S S17(S)S12:S15
S20   2089403   S SOFTWARE? ?
S21      4330   S (CHECK? ? OR CHEQUE? ? OR BANKCHECK? OR BANKCHEQ?)(3N)(EXCHANG? OR
SETTL? OR INTERCHANG?)
S22    825404   S CUSTOMIS? OR CUSTOMIZ? OR TAILOR? OR PERSONALIS? OR PERSONALIZ?
S23        31   S S18(S)S20:S21
S24      1909   S S17(S)S20
S25         5   S S24(S)S21
S26       149   S S21(S)(S7:S9 OR S11)
S27         0   S S26(S)S12:S15
S28         2   S S26(S)S10
S29        25   S S26(S)S20
S30     28282   S S22(5N)(S7 OR S9 OR S11)
S31       114   S S30(S)(S2:S3 OR S16 OR S5:S6)
S32         0   S S31(S)S10
S33         7   S S30(S)S26
S34         6   S S31(S)S21
S35        64   S S19 OR S23 OR S25 OR S28:S29 OR S33:S34
S36        43   S S35/2001:2006
S37        21   S S35 NOT S36
S38        20   RD  (unique items)
 ; t 38/3,k/8,10,17-18
```

38/3,K/8 (Item 8 from file: 15) **Links**

ABI/Inform(R)

00331823 86-32237

Changing EFT Industry Calls for System Flexibility

Caradonna, Lori

Bank Systems & Equipment v23n9 pp: 60-63
Sep 1986
ISSN: 0005-5050 **Journal Code:** BSE

Abstract:

Banks involved in **electronic funds transfer** (
EFT) keep pace with growing volumes and emerging **EFT** services
through a variety of solutions. Needs differ among institutions.
Modular design, both in hardware and in **software**, allows
components to be added as needed. The variety of available
EFT software enables in-house programmers to meet unique
needs, even with the same type of system...

...the MPact regional network, supports its volume expansion by
decentralizing its switches. Expanded functions of **EFT**
software in the back office are foreseen. Manual tasks will be
automated, and there will be more device **protocols** to support.
Transactions will not be limited to card-based products. In setting up a
...

38/3,K/10 (Item 1 from file: 813) **Links**
PR Newswire

1330595 CLW001
Oasis Extends Reach of Global E-Commerce for Banks and Retail Businesses with the Release of IST 7.1

Date: August 26, 1998 09:01 EDT **Word Count:** 777

...offers a framework for moving and processing any type of data across
distributed networks and **multiple** communication **protocols**.
IST/Foundation provides the flexibility required to build switches that
process E-commerce payment transactions in **electronic funds**
transfer (**EFT**), automatic teller machines (ATMs),
point-of-sale (POS) and Kiosk environments. IST/Foundation enabled
solutions provide high-availability **payment processing** with
continuous real-time access required for 24 x 7 applications. Within the
IST family of products, Oasis' offers several vertical business application
solutions which **plug** into IST/Foundation.

IST/Switch is a full-function EFT switch that provides E-commerce...

38/3,K/17 (Item 5 from file: 610) **Links**
Business Wire

00198667 20000222053B4254 **(USE FORMAT 7 FOR FULLTEXT)**
(TTP.) Trintech Announces Availability of PayGate NetAcquirer On Sun Microsystems' Solaris Platform

Business Wire
Tuesday , February 22, 2000 01:16 EST
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 634

...they
require to take advantage of emerging business opportunities in global
electronic commerce. PayGate's **modular** architecture allows true
extensibility
supporting multiple card types, multi-currency, layers of security and core
payment functionality. PayGate also supports **multiple** payment
protocols,
including SSL, SET, Visa II, EMEA, ISO 8583, APACS and GICC and works on a
...

...Marketing. "PayGate is the culmination of Trintech's 13 years in
creating technology for electronic **payment processing**.
Customers demand
products that are easy to use, highly secure and seamlessly integrate with
existing...

38/3,K/18 (Item 6 from file: 610) **Links**
Business Wire

00042618 19990510130B0836 **(USE FORMAT 7 FOR FULLTEXT)**
CardTech/SecurTech '99 Exhibitor Profiles D-G; Conference and Exposition to be held May 11 through 14, Chicago

Business Wire
Monday , May 10, 1999 15:13 EDT
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 2,327

...com Debitek, a company of IVI
Checkmate, has designed and implemented more than 500 cashless
payment
systems for corporations, universities, and correctional facilities.
In
addition to providing electronic purse systems, Debitek designs and

manufacturers Unattended Point of Sale (UPOS) devices for various smart-card **payment systems**. UPOS device support includes: vending,
laundry, reprographics, data collection devices, card dispensing, and revalue stationssolutions to
customers worldwide. Most highly known for its automated teller machines (ATMs), Diebold **packages** self-service, security, **software**,
card systems and technical and professional services expertise into comprehensive, integrated delivery systems solutions for...

...interface allows to use a simple
telephone as a reader. VocaliD? uses an advanced authentication **protocol** to make online services secure: telephone banking, e-commerce,
calling cards, hot lines, marketing and...

[File 267] **Finance & Banking Newsletters** 2006/Jun 19

[File 268] **Banking Info Source** 1981-2006/Jun W2


```
; d s
Set     Items   Description
S1      54084   PAYMENT? ? OR PAY()MENT? ? FROM 267, 268
S2         23   S1(1W)SWITCH??? ? FROM 267, 268
S3      12625   S1(2N)(SYSTEM? ? OR PROCESSING OR CENTER? ? OR CENTRE? ?) FROM 267, 268
S4       2489   SWIFT OR SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR
INTER)(2W)FINANCIAL FROM 267, 268
S5       7814   CLEARINGHOUSE? OR CLEARING()HOUSE? ? FROM 267, 268
S6      12724   FEDI OR EFTS OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR
FINANCIAL()ELECTRONIC()DATA()INTERCHANG? FROM 267, 268
S7      42984   MODUL??? ? OR SUBMODUL? OR SUITE OR PACKAG? OR COMPONENT? OR SUBCOMPONENT?
OR SUBUNIT? ? OR EXTENSIB? OR SUBSYSTEM? FROM 267, 268
S8        609   SUB()(UNIT OR UNITS OR SYSTEM? ?) OR BUILDING()BLOC?? ? FROM 267, 268
S9       1187   PLUGG? OR PLUG??? ?()(IN OR INS) OR PLUGIN OR PLUGINS FROM 267, 268
S10      2910   PROTOCOL? ? FROM 267, 268
S11       509   S SUITES
S12         8   S MULTIPROTOCOL?
S13        64   S (MULTIPLE OR MANY OR MULTI OR SEVERAL OR NUMEROUS OR PLURALIT? OR
DIFFERENT OR ACROSS OR MULTIPLICIT? OR MULTITUD?)(1W)S10
S14        40   S (PLURIF? OR SECOND OR BETWEEN OR CROSS OR VARIOUS OR VARIETY OR NUMBER
OR ANOTHER OR BOTH OR ASSORTED OR COLLECTION? ?)(1W)S10
S15         1   S (ASSORTED OR RANGE? ? OR MYRIAD OR DIVERSE)(1W)S10
S16       258   S SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR INTER)(2W)FINANCIAL
S17      1334   S (S2:S3 OR S16 OR S5:S6)(S)(S7:S9 OR S11)
S18        69   S S17(S)S10
S19         1   S S17(S)S12:S15
S20     47108   S SOFTWARE? ?
S21       824   S (CHECK? ? OR CHEQUE? ? OR BANKCHECK? OR BANKCHEQ?)(3N)(EXCHANG? OR
SETTL? OR INTERCHANG?)
S22     15124   S CUSTOMIS? OR CUSTOMIZ? OR TAILOR? OR PERSONALIS? OR PERSONALIZ?
S23        42   S S18(S)S20:S21
S24       637   S S17(S)S20
S25        28   S S24(S)S21
S26        76   S S21(S)(S7:S9 OR S11)
S27         0   S S26(S)S12:S15
S28         2   S S26(S)S10
S29        43   S S26(S)S20
S30       534   S S22(5N)(S7 OR S9 OR S11)
S31        16   S S30(S)(S2:S3 OR S16 OR S5:S6)
S32         2   S S31(S)S10
S33         0   S S30(S)S26
S34        88   S S19 OR S23 OR S25 OR S28:S29 OR S32
S35        54   S S34/2000:2006
S36        34   S S34 NOT S35
S37        25   RD  (unique items)
 ; t 37/3,k/9
```

37/3,K/9 (Item 9 from file: 267) **Links**
Finance & Banking Newsletters

00028682
NEWS BRIEFS

ITEM PROCESSING REPORT
July 17, 1997 **Vol:** 8 **Issue:** 14 **Document Type:** NEWSLETTER
Publisher: PHILLIPS BUSINESS INFORMATION
Language: ENGLISH **Word Count:** 564 **Record Type:** FULLTEXT

Text:

...an agreement that will allow for the bank-
to-bank and bank-to-customer electronic **exchange** of **check**
information.
The agreement will speed the ability to reduce check fraud within the
financial industry...

...services. The agreement allows PSN to provide
connectivity options that take advantage of IBM MQSeries **software**,
which allows customers to use and expand PSN applications from a broad
range of platforms...

...and information-based services, this agreement allows a
full range of applications such as Automated **Clearing House**,
Electronic Data **Interchange** and electronic **check** images and
adjustments to flow through a single PSN network connection, and
provides our members...

...risk associated with check acceptance for banks and their
customers, simplifying the process through a **suite** of network
service
and information-based products. (Bill Long, Payment Solutions
Network, 972/387-1235...

...Releases ImageWorks IMS.
Wausau Financial Systems, a Mosinee, Wis.-based developer of image-
based processing **software**, has released ImageWorks Image Management
System (IMS), an application designed to offer fast, easy and...

...TRIPS Produced.
Omaha, Neb.-based Data Support Systems has released TRIPS Lite, a
return item **software** product for banks processing more than 500
return
items daily. Modeled after the company's...

...to process return items
quickly, accurately and inexpensively, she says. The cost for TRIPS
Lite **software** starts at $12,000, increasing with the addition of
optional features and for banks with...equipment moves to an NT platform.
The product starts at $80,000, including hardware and **software**.

(Dataworks Inc., 210/804-0900, http://www.dataworks-inc.com.)

[File 347] **JAPIO** Dec 1976-2005/Dec(Updated 060404)

[File 350] **Derwent WPIX** 1963-2006/UD,UM &UP=200639

**File 350: Preview the enhanced DWPI through ONTAP DWPI (File 280). For more information, visit http://www.dialog.com/dwpi/.*

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Set     Items   Description
S1      26899   S PAYMENT? ? OR PAY()MENT? ?
S2         17   S S1(1W)SWITCH??? ?
S3       6051   S S1(2N)(SYSTEM? ? OR PROCESSING OR CENTER? ? OR CENTRE? ?)
S4        923   S SWIFT OR SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR
INTER)(2W)FINANCIAL
S5        366   S CLEARINGHOUSE? OR CLEARING()HOUSE? ?
S6        485   S FEDI OR EFTS OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR
FINANCIAL()ELECTRONIC()DATA()INTERCHANG?
S7    3242772   S MODUL??? ? OR SUBMODUL? OR SUITE OR PACKAG? OR COMPONENT? OR
SUBCOMPONENT? OR SUBUNIT? ? OR EXTENSIB? OR SUBSYSTEM?
S8      14067   S SUB()(UNIT OR UNITS OR SYSTEM? ?) OR BUILDING()BLOC?? ?
S9      42789   S PLUGG? OR PLUG??? ?()(IN OR INS) OR PLUGIN OR PLUGINS
S10     67350   S PROTOCOL? ?
S11       210   S SUITES
S12       329   S MULTIPROTOCOL?
S13      3499   S (MULTIPLE OR MANY OR MULTI OR SEVERAL OR NUMEROUS OR PLURALIT?
OR DIFFERENT OR ACROSS OR MULTIPLICIT? OR MULTITUD?)(1W)S10
S14      1866   S (PLURIF? OR SECOND OR BETWEEN OR CROSS OR VARIOUS OR VARIETY OR
NUMBER OR ANOTHER OR BOTH OR ASSORTED OR COLLECTION? ?)(1W)S10
S15        51   S (ASSORTED OR RANGE? ? OR MYRIAD OR DIVERSE)(1W)S10
S16       712   S S2:S6 AND (S7:S9 OR S11)
S17         0   S S16 AND S12:S15
S18        24   S S16 AND S10
S19         3   S SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR
INTER)(2W)FINANCIAL
S20         0   S S19 AND (S7:S9 OR S11)
S21         3   S S18 AND AC=US/PR AND AY=(1963:2000)/PR
S22         3   S S18 AND AC=US AND AY=1963:2000
S23         3   S S18 AND AC=US AND AY=(1963:2000)/PR
S24         4   S S18 AND PY=1963:2000
S25         4   S S21:S24
S26     92883   S SOFTWARE?
S27        45   S S16 AND S26
S28       734   S (CHECK? ? OR CHEQUE? ? OR BANKCHECK? OR BANKCHEQ?)(3N)(EXCHANG?
OR SETTL??? ? OR SETTLE? ? OR INTERCHANG?)
S29        77   S S28 AND (S7:S9 OR S11)
S30         1   S S29 AND S10
S31         2   S S29 AND S26
S32        48   S S27 OR S30:S31
S33        10   S S32 AND AC=US/PR AND AY=(1963:2000)/PR
S34        11   S S32 AND AC=US AND AY=1963:2000
S35        11   S S32 AND AC=US AND AY=(1963:2000)/PR
S36         6   S S32 AND PY=1963:2000
S37        14   S S33:S36 NOT S25
S38     23338   S CUSTOMIS? OR CUSTOMIZ? OR TAILOR? OR PERSONALIS? OR PERSONALIZ?
S39        15   S S16 AND S38
S40         0   S S29 AND S38
S41        12   S S39 NOT (S37 OR S25)
S42         2   S S41 AND AC=US/PR AND AY=(1963:2000)/PR
S43         2   S S41 AND AC=US AND AY=1963:2000
S44         2   S S41 AND AC=US AND AY=(1963:2000)/PR
S45         0   S S41 AND PY=1963:2000
S46         2   S S42:S44
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? t 25/9/2-4

25/9/2 (Item 2 from file: 350) **Links**
Derwent WPIX

011646462 **Image available**
WPI Acc No: 1998-063370/**199806**
Related WPI Acc No: 2002-138292
XRPX Acc No: N98-049822

Server and gateway communicating for multiple entry point virtual point of sale - encrypting transaction using digital credentials associated with merchant associated with data and establishing communication link between server and gateway

Patent Assignee: VERIFONE INC (VERI-N); HEWLETT-PACKARD CO (HEWP); HEWLETT-PACKARD DEV CO LP (HEWP)
Inventor: ARORA A; BERGER D A; WEBER J C; BERGER A; WEBER C
Number of Countries: 078 Number of Patents: 008
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9749074	A2	19971224	WO 97US10405	A	19970617	199806	B
AU 9736406	A	19980107	AU 9736406	A	19970617	199820	
US 5889863	A	19990330	US 96664824	A	19960617	199920	
EP 919048	A2	19990602	EP 97933142	A	19970617	199926	
			WO 97US10405	A	19970617		
US 6178409	B1	20010123	US 96672346	A	19960617	200107	
EP 919048	B1	20040825	EP 97933142	A	19970617	200456	
			WO 97US10405	A	19970617		
DE 69730435	E	20040930	DE 97630435	A	19970617	200465	
			EP 97933142	A	19970617		
			WO 97US10405	A	19970617		
DE 69730435	T2	20050915	DE 97630435	A	19970617	200560	
			EP 97933142	A	19970617		
			WO 97US10405	A	19970617		

Priority Applications (No Type Date): US 96672346 A 19960617; US 96664824 A 19960617
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9749074	A2	E	177	G07F-019/00	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW				
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 9736406	A			G07F-019/00	Based on patent WO 9749074
US 5889863	A			H04L-009/00	
EP 919048	A2	E		G07F-019/00	Based on patent WO 9749074
Designated States (Regional): DE FR GB IE					
US 6178409	B1			H04L-009/00	
EP 919048	B1	E		G07F-019/00	Based on patent WO 9749074

Designated States (Regional): DE FR GB IE

DE 69730435	E	G07F-019/00	Based on patent EP 919048 Based on patent WO 9749074
DE 69730435	T2	G07F-019/00	Based on patent EP 919048 Based on patent WO 9749074

Abstract (Basic): WO 9749074 A

The method involves receiving data into a server, then parsing the data and determining a merchant associated with the data. A formatted transaction is generated in accordance with a predefined syntax. The transaction is encrypted using digital credentials associated with the merchant associated with the data. A communication link is established between the server and the gateway. The transaction is transmitted across the communication link from the server to the gateway.

The transaction is formatted in accordance with a secure electronic **protocol**. The method of claim 1, wherein the communication link operates under the HTTP **protocol**, while the

transaction is formatted as a MIME-encapsulated PKCS-7 message.

USE - For securing payment in exchange for goods and services purchased over communication network.

ADVANTAGE - Allow merchant to determine whether to accept or reject payment information using flexible, and **extensible** architecture as alternative medium of economic exchange to cash, checks, credit and debit cards, and **electronic fund transfer**.

Dwg.1c/66

Title Terms: SERVE; GATEWAY; COMMUNICATE; MULTIPLE; ENTER; POINT; VIRTUAL; POINT; SALE; TRANSACTION; DIGITAL; ASSOCIATE; MERCHANT; ASSOCIATE; DATA; ESTABLISH; COMMUNICATE; LINK; SERVE; GATEWAY

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-019/00; H04L-009/00

International Patent Class (Additional): G06F-017/60; G07F-017/00

File Segment: EPI

Manual Codes (EPI/S-X): T01-D01; T01-F05G; T01-H07C3; T01-H07C5E; T01-H07C5S; T01-J05A1; T05-L02; W01-A05A; W01-A06E2A; W01-A06F

25/9/3 (Item 3 from file: 350) **Links**

Derwent WPIX

011646457 **Image available**

WPI Acc No: 1998-063365/**199806**

Related WPI Acc No: 1998-063366

XRPX Acc No: N98-049817

Method of communication between server and one or more gateway for electronic funds transfer system -

involves establishing communication link between server and transmitting gateway and transaction across communication link from server to gateway

Patent Assignee: VERIFONE INC (VERI-N); HEWLETT-PACKARD CO (HEWP)
Inventor: BERGER D A; MADAPURMATH V I; WEBER J C
Number of Countries: 078 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9749069	A2	19971224	WO 97US10420	A	19970617	199806	B
AU 9733963	A	19980107	AU 9733963	A	19970617	199820	
US 5850446	A	19981215	US 96664825	A	19960617	199906	
EP 914736	A2	19990512	EP 97930039	A	19970617	199923	
			WO 97US10420	A	19970617		
CA 2258651	C	20031230	CA 2258651	A	19970617	200404	
			WO 97US10420	A	19970617		

Priority Applications (No Type Date): US 96664825 A 19960617
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9749069	A2	E	195	G07F-000/00	
	Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW				
	Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW				
AU 9733963	A			G06F-017/60	Based on patent WO 9749069
US 5850446	A			H04L-009/00	
EP 914736	A2	E		H04L-029/06	Based on patent WO 9749069
	Designated States (Regional): DE FR GB IE				
CA 2258651	C	E		H04L-012/66	Based on patent WO 9749069

Abstract (Basic): WO 9749069 A

The method involves receiving data into a server and parsing the data and generating a formatted transaction in accordance with a **protocol** selected based on the data. The data is evaluated to select the **protocol** and the gateway. A transaction is created from the data in accordance with the **protocol**. A communication link is established between the server and the gateway and the transaction is transmitted across the communication link from the server to the gateway.

ADVANTAGE - Encrypts and encodes **package** data using **protocol module** for transmission to gateway.

Dwg.1a/66

Title Terms: METHOD; COMMUNICATE; SERVE; ONE; MORE; GATEWAY; ELECTRONIC; FUND; TRANSFER; SYSTEM; ESTABLISH; COMMUNICATE; LINK; SERVE; TRANSMIT; GATEWAY; TRANSACTION; COMMUNICATE; LINK; SERVE; GATEWAY
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60; G07F-000/00; H04L-009/00; H04L-012/66; H04L-029/06
International Patent Class (Additional): G07F-007/10; H04L-009/32
File Segment: EPI
Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T05-L02; W01-A05A; W01-A06E2A; W01-A06F

25/9/4 (Item 4 from file: 350) **Links**
Derwent WPIX

004828595
WPI Acc No: 1986-331936/**198650**
XRPX Acc No: N86-247588
Electronic fund transfer system - has portable units that accumulate data, and resident units which receive data for on-line communication to central computer
Patent Assignee: VERICARD CORP (VERI-N)
Inventor: BENTON W M; MEE W W
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 4625276	A	19861125	US 83528112	A	19830831	198650	B

Priority Applications (No Type Date): US 83528112 A 19830831
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 4625276	A		95		

Abstract (Basic): US 4625276 A
The system includes portable **modules** each having a display (24) and a keyboard (26) together with an optical interface (36) adapted to transfer electronic funds data to other **modules** either directly or over the telephone lines through resident units. The **modules** are operable in either a credit mode or a debit mode using a selector switch. Prior to establishing communication, the **module** determines whether it is in communication with another **module** or with a resident unit, then undergoes a 'handshaking' **protocol** to establish half-duplex, bidirectional communication, before funds are actually transferred.
Transaction records are retained in a random access memory (44) within each **module**. The transaction records are periodically down loaded to a central computer, or printed locally to generate a hard copy.
USE - Also for monitoring physiological data, maintaining work-time records and monitoring radiation dosage
Title Terms: ELECTRONIC; FUND; TRANSFER; SYSTEM; PORTABLE; UNIT; ACCUMULATE ; DATA; RESIDENCE; UNIT; RECEIVE; DATA; LINE; COMMUNICATE; CENTRAL; COMPUTER
Derwent Class: T01
International Patent Class (Additional): G06F-015/30
File Segment: EPI
Manual Codes (EPI/S-X): T01-J05

37/9/3 (Item 2 from file: 350) **Links**
Derwent WPIX

016947390 **Image available**
WPI Acc No: 2005-271698/200528
Related WPI Acc No: 2000-636953; 2005-252828; 2005-371354; 2005-807418
XRPX Acc No: N05-223157

Electronic bill presentation and payment apparatus using internet, sends bill and payment remittance data in biller-defined format data structure with fields to hold consumer-changeable and consumer-unchangeable data

Patent Assignee: MICROSOFT CORP (MICT)
Inventor: DENT W T; REMINGTON D B
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20050060261	A1	20050317	US 96734518	A	19961018	200528 B
			US 99459219	A	19991210	
			US 2004981875	A	20041105	

Priority Applications (No Type Date): US 96734518 A 19961018; US 99459219 A 19991210; US 2004981875 A 20041105
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20050060261	A1		22	G06F-017/60	Div ex application US 96734518 Cont of application US 99459219 Div ex patent US 6070150

Abstract (Basic): US 20050060261 A1

NOVELTY - A computing unit sends bill and payment remittance data including data hidden from consumer (114), in biller-defined format data structure with fields to hold consumer-changeable data e.g. payment amount and consumer-unchangeable data e.g. payee name, to consumer computing unit. Consumer unit allows consumer to authorize bill payment, associates payment with remittance data and sends remittance data to biller (112) in same format.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) computer readable recorded medium for storing computer-executable **components** for electronic bill presentation and payment; and

(2) electronic bill presentation and **payment system**.

USE - For presentation of bill related to goods or service purchased/leased by consumer to the consumer's computer from computing unit of biller e.g. government, merchant, bank, through e.g. Internet, and electronic payment of bill by consumer.

ADVANTAGE - The bill and remittance data can be customized by the biller for compatibility with the biller`s existing accounting **software**, and the bill can be artistically designed to be unique to the biller. The consumer is allowed to challenge items in the bill and control the payment remittance process while ensuring that the

payee is always the biller. The bill supports automatic remittance processing while minimizing errors that slowdown the remittance processing.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the electronic bill presentation and **payment system**.

biller (112)
consumer (114)
networks (116, 126)
banks (122, 124)
bill (128)
pp; 22 DwgNo 4/12

Title Terms: ELECTRONIC; BILL; PRESENT; PAY; APPARATUS; SEND; BILL; PAY; DATA; DEFINE; FORMAT; DATA; STRUCTURE; FIELD; HOLD; CONSUME; CHANGE; CONSUME; DATA
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI
Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L02

37/9/5 (Item 4 from file: 350) **Links**
Derwent WPIX

014584406 **Image available**
WPI Acc No: 2002-405110/200243
Related WPI Acc No: 2001-342995
XRPX Acc No: N02-318023

Computerized electronic payment system for client-server environment, transfers fund electronically to biller, when funding information of customer is sufficient for processing electronic payments

Patent Assignee: MOBIUS MANAGEMENT SYSTEMS INC (MOBI-N)
Inventor: GROSS M I
Number of Countries: 097 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200227615	A1	20020404	WO 2001US30380	A	20010928	200243	B
AU 200194849	A	20020408	AU 200194849	A	20010928	200252	
US 6721716	B1	20040413	US 99334876	A	19990617	200425	
			US 2000676692	A	20000929		

Priority Applications (No Type Date): US 2000676692 A 20000929; US 99334876 A 19990617
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200227615	A1	E	52	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN

IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200194849 A G06F-017/60 Based on patent WO 200227615
US 6721716 B1 G06F-017/60 CIP of application US 99334876

Abstract (Basic): WO 200227615 A1

NOVELTY - The customer client **software** creates a payment certification string that includes customer's funding account information and validation information. A server processor associates specific validation string to the received funding information only when the funding information is sufficient for **processing** electronic **payments** by which an electronic payment instruction is transmitted to a biller.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computerized electronic payment method.

USE - For client-server environments in Internet commerce transactions.

ADVANTAGE - As the system uses funding account information and validation information for certifying authority, immediate processing of automated **clearinghouse** (ACH) network payment from a customer to a biller is permitted, even when there is no established relationship between the customer and biller and no signature card of the customer on file with the biller. Assures a secure and private connection, and transfer of information directly between a biller and a customer. As the payment of the bills from the user's desktop PC are directly received by the biller using a single **software** application, cash flow management and analysis for the biller is improved.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic view of physical and logical **components** of electronic bill presentment and **payment system**.

pp; 52 DwgNo 1/6

Title Terms: COMPUTER; ELECTRONIC; PAY; SYSTEM; CLIENT; SERVE; ENVIRONMENT; TRANSFER; FUND; ELECTRONIC; INFORMATION; CUSTOMER; SUFFICIENT; PROCESS; ELECTRONIC
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI
Manual Codes (EPI/S-X): T01-N01A1; T01-N02B1; T05-L01D; T05-L02

37/9/6 (Item 5 from file: 350) **Links**
Derwent WPIX

014385025 **Image available**
WPI Acc No: 2002-205728/200226

XRPX Acc No: N02-156697

Interactive and integrated planning tool provision for land-use scenario analysis, spatial decision making, involves accessing modified data from common database in response to notification from clearing house hub

Patent Assignee: ORTON FAMILY FOUND (ORTO-N); FABER B (FABE-I); FRITZINGER N (FRIT-I); ORTON L (ORTO-I)

Inventor: FABER B; FRITZINGER N; ORTON L

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200180099	A1	20011025	WO 2001US12407	A	20010416	200226	B
US 20020010572	A1	20020124	US 2000197427	P	20000414	200226	
			US 2001836618	A	20010416		
AU 200155425	A	20011030	AU 200155425	A	20010416	200226	

Priority Applications (No Type Date): US 2000197427 P 20000414; US 2001836618 A 20010416

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200180099	A1	E	26	G06F-017/50	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020010572 A1 G06F-009/45 Provisional application US 2000197427

AU 200155425 A G06F-017/50 Based on patent WO 200180099

Abstract (Basic): WO 200180099 A1

NOVELTY - The scenario data that is modified by a **module** of integrated **software suite** (138), is stored in a common spatial database (134). A **clearing house** hub is created to receive notification of the modifications and notify all the other **modules** about the modification. Each **module** accesses the modified data from the common spatial database in response to the notification from the hub.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for integrated **software** based spatial decision making system.

USE - For providing interactive and integrated planning tool in integrated **software suite** for spatial decision making and land-use scenario analysis.

ADVANTAGE - Provides land-use planning in real-time with integrated visualization and freedom to change any land-use planning variables or parameters and provides a way to better understand the future impacts of current decisions in land-use planning.

DESCRIPTION OF DRAWING(S) - The figure shows a diagram of personal computer and for supporting spatial decision making and land-use scenario analysis.

Common spatial database (134)

Integrated **software suite** (138)

pp; 26 DwgNo 1/4
Title Terms: INTERACT; INTEGRATE; PLAN; TOOL; PROVISION; LAND; ANALYSE; SPACE; DECIDE; ACCESS; MODIFIED; DATA; COMMON; DATABASE; RESPOND; NOTIFICATION; CLEAR; HOUSE; HUB
Derwent Class: T01
International Patent Class (Main): G06F-009/45; G06F-017/50
International Patent Class (Additional): G06G-007/48
File Segment: EPI
Manual Codes (EPI/S-X): T01-J05A2C; T01-J15H

37/9/8 (Item 7 from file: 350) **Links**
Derwent WPIX

013948464 **Image available**
WPI Acc No: 2001-432678/200146
Related WPI Acc No: 2001-425333; 2001-616005; 2003-420566
XRPX Acc No: N01-320626

System for funding banking account, in particular electronic payment system operable for transferring funds from demand deposit account at first institution to receiving account at second institution

Patent Assignee: EFUNDS CORP (EFUN-N); HILL R L (HILL-I); KOEP C (KOEP-I); STEWART W H (STEW-I)
Inventor: HILL R L; KOEP C; STEWART W H; HILL B; STEWART W
Number of Countries: 094 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200141355	A1	20010607	WO 2000US42403	A	20001130	200146	B
AU 200139707	A	20010612	AU 200139707	A	20001130	200154	
US 20030078883	A1	20030424	WO 2000US42403	A	20001130	200330	
			US 2002239906	A	20020926		

Priority Applications (No Type Date): US 2000209476 P 20000605; US 99168272 P 19991201; US 99168273 P 19991201; US 99168276 P 19991201; US 2000209446 P 20000605; US 2002239906 A 20020926
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200141355	A1	E	53	H04L-009/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200139707	A	H04L-009/00	Based on patent WO 200141355	
US 20030078883	A1	G06F-017/60		

Abstract (Basic): WO 200141355 A1

NOVELTY - The inventive system provides banking facilities through **electronic funds transfer**, by electronically transmitting a funding application to a customer-operated client, entering the data into the client's funding application. The financial data checks, a current amount and an account identifier. The system includes the acts of electronically transmitting the data to a server (35), validating that at least part of the entered data corresponds to the demand deposit account, converting the MICR line to an item compatible with an Automated **Clearing House** (40) network, submitting the item and currency as required, and electronically transferring the currency from the demand deposit account at a first institution (15) to the financial account at a second institution (20).

USE - For carrying out **electronic funds transfer** between an originating customer demand deposit account and a client account at another financial institution.

ADVANTAGE - Provides easy, simple method of electronically funding a financial account, using combination of hardware and **software components**, with the **software** program **modules** being stored in computer-readable media at different locations within the overall system, e.g. **software** for transmitting funding applications to customer-operated client 25 may be located at the first institution server 35, while **software** for validating at least part of the entered financial data may be located at the service provider server 30.

DESCRIPTION OF DRAWING(S) - The drawing shows a block schematic diagram of an electronic funding system in accordance with the inventive system, using a communications network (45).

pp; 53 DwgNo 1/8

Title Terms: SYSTEM; BANK; ACCOUNT; ELECTRONIC; PAY; SYSTEM; OPERATE; TRANSFER; FUND; DEMAND; DEPOSIT; ACCOUNT; FIRST; INSTITUTION; RECEIVE; ACCOUNT; SECOND; INSTITUTION

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60; H04L-009/00

File Segment: EPI

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T01-J05B3; T01-S03; T05-L02; W01-A06B7; W01-C05B3C

37/9/11 (Item 10 from file: 350) **Links**

Derwent WPIX

013638461 **Image available**

WPI Acc No: 2001-122669/**200113**

XRPX Acc No: N01-090113

Computer software access payment system using compact disc having logic software interfacing payment module processing center interacting

providing message/payment demand and signature authentication.

Patent Assignee: FRANCE TELECOM (ETFR); FRANCE TELECOM SA (ETFR)
Inventor: MICHON P; PAILLES J; PETIT S; PAILLES J C
Number of Countries: 026 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200063859	A1	20001026	WO 2000FR1023	A	20000419	200113	B
AU 200039740	A	20001102	AU 200039740	A	20000419	200113	
FR 2792750	A1	20001027	FR 994963	A	19990420	200113	
EP 1171854	A1	20020116	EP 2000918975	A	20000419	200207	
			WO 2000FR1023	A	20000419		
JP 2002542546	W	20021210	JP 2000612904	A	20000419	200301	
			WO 2000FR1023	A	20000419		
EP 1171854	B1	20040204	EP 2000918975	A	20000419	200410	
			WO 2000FR1023	A	20000419		
DE 60008091	E	20040311	DE 608091	A	20000419	200419	
			EP 2000918975	A	20000419		
			WO 2000FR1023	A	20000419		

Priority Applications (No Type Date): FR 994963 A 19990420
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200063859	A1	F	34	G07F-019/00	
Designated States (National): AU CA CN IN JP RU US					
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
AU 200039740	A				Based on patent WO 200063859
FR 2792750	A1			G07F-007/08	
EP 1171854	A1	F		G07F-019/00	Based on patent WO 200063859
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
JP 2002542546	W		26	G06F-001/00	Based on patent WO 200063859
EP 1171854	B1	F		G07F-019/00	Based on patent WO 200063859
Designated States (Regional): DE FR GB					
DE 60008091	E			G07F-019/00	Based on patent EP 1171854
					Based on patent WO 200063859

Abstract (Basic): WO 200063859 A1

NOVELTY - The payment **module** receives the message and returns an acceptance. A second message of payment demand (2) is sent containing the user identity, and the payment returned. A third return message is sent (3) giving the processing identity and digital signature with proof of payment. The payment **module** retransmits the third message, the signature verified and the logic **software** confirmed.

USE - **Software payment system** recorded on a read only compact disc.

ADVANTAGE - Provides a **software** logic **payment system** which is reliable and assured.

DESCRIPTION OF DRAWING(S) - The figure shows the **payment system**

software logic (L)

interface (IL)
payment **module** (W)
processing server (SP)
message (1)
payment demand (2)
return message (3)
pp; 34 DwgNo 1/3
Title Terms: COMPUTER; **SOFTWARE**; ACCESS; PAY; SYSTEM; COMPACT; DISC; LOGIC; **SOFTWARE**; INTERFACE; PAY; **MODULE**; PROCESS; INTERACT; MESSAGE; PAY; DEMAND; SIGNATURE; AUTHENTICITY
Derwent Class: T01; T05
International Patent Class (Main): G06F-001/00; G07F-007/08; G07F-019/00
International Patent Class (Additional): G06F-017/60; G06K-017/00; G07F-017/16; H04L-029/10
File Segment: EPI
Manual Codes (EPI/S-X): T01-H07C; T01-H07C5; T01-J05A1; T05-L02

37/9/12 (Item 11 from file: 350) **Links**
Derwent WPIX

013084159 **Image available**
WPI Acc No: 2000-256031/**200022**
XRPX Acc No: N00-190360
Electronic commerce transaction system in a computer network using cashier desk payment framework
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: KAMIL J I
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6038548	A	20000314	US 97979245	A	19971126	200022	B

Priority Applications (No Type Date): US 97979245 A 19971126
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6038548	A		13	G06F-017/60	

Abstract (Basic): US 6038548 A
NOVELTY - The system enters a transaction into a cashier **component** (13) for **processing payment** and issuing a receipt for the transaction using a cashier desk **component** (14).
DETAILED DESCRIPTION - The object-oriented cashier **component** processes payment requests by employing a number of replaceable **software components** or tools for initiating an implementation of an abstract. The object-oriented cashier desk **component** provides the cashier **component** access to

instances of other classes used in processing a transaction for generating an implementation of an abstract. INDEPENDENT CLAIMS are also included for the following:
(a) the electronic commerce transaction system using cashier desk payment framework;
(b) an article of manufacture;
(c) and a computer programming code for generating an implementation of an abstract interface register.
USE - For conducting electronic commerce between user and merchant in a computer network using cashier desk payment framework.
ADVANTAGE - Ensures improved background services for electronic commerce in a computer data network. Uses replaceable electronic **components** for providing background services. Simplifies integration of replaceable **software components** in providing background services for electronic commerce in a computer data network. Allows merchant to vary implementation of one or more **components** without affecting remaining operation of system since each **component** is either an abstract class or an interface. Simplifies creation of electronic commerce solution by providing merchant with a collection of **software components** that can be customized. Ensures optimum, flexible and extensive solution for various technologies and features in a simple manner.
DESCRIPTION OF DRAWING(S) - The figure is a block diagram showing the major **components** of the cashier framework, and how information is exchanged between the **components**.
Cashier **component** (13)
Cashier desk **component** (14)
pp; 13 DwgNo 2/3
Title Terms: ELECTRONIC; TRANSACTION; SYSTEM; COMPUTER; NETWORK; CASHIER; DESK; PAY; FRAMEWORK
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI
Manual Codes (EPI/S-X): T01-F07; T01-J05A1; T01-S03; T05-L01A

37/9/14 (Item 13 from file: 350) **Links**
Derwent WPIX

011575515 **Image available**
WPI Acc No: 1997-551996/**199751**
XRPX Acc No: N97-459961
Computer-aided financial transaction system - has customer and dealer systems connected by secure transmission system
Patent Assignee: ESD INFORMATION TECHNOLOGY ENTWICKLUNGS (ESDI-N)
Inventor: BUGOVICS J
Number of Countries: 021 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
DE 29716145	U1	19971113	DE 97U2016145	U	19970909	199751	B
EP 907134	A1	19990407	EP 97115782	A	19970911	199918	N

Priority Applications (No Type Date): DE 97U2016145 U 19970909; EP 97115782 A 19970911

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 29716145	U1		17	G06F-019/00	
EP 907134	A1	G		G06F-017/60	

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC NL PT SE SI

Abstract (Basic): DE 29716145 U

The computer controlled financial transaction system has a customer unit [1], a dealer unit [2] and a finance controller [3] that are coupled together by a data bus [6a,b,c] that provides a secure transfer of data. A contract **module** [8] as a specific finance **module** is connected by adapters [10].

The customer unit has a selection **module** [14] that is **software** based for specific finance systems.

ADVANTAGE - Improved transaction arrangements - enables several **payment systems** to be provided for customers without integration.

Dwg.1/2

Title Terms: COMPUTER; AID; FINANCIAL; TRANSACTION; SYSTEM; CUSTOMER; DEAL; SYSTEM; CONNECT; SECURE; TRANSMISSION; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60; G06F-019/00

File Segment: EPI

Manual Codes (EPI/S-X): T01-J05A1

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File 348:EUROPEAN PATENTS 1978-2006/ 200625
         (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060615,UT=20060608
         (c) 2006 WIPO/Univentio

Set     Items   Description
S1      27984   PAYMENT? ? OR PAY()MENT? ?
S2         27   S1(1W)SWITCH??? ?
S3       5501   S1(2N)(SYSTEM? ? OR PROCESSING OR CENTER? ? OR CENTRE? ?)
S4       3768   SWIFT OR SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? -
            OR INTER)(2W)FINANCIAL
S5       2227   CLEARINGHOUSE? OR CLEARING()HOUSE? ?
S6       2801   FEDI OR EFTS OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR
            FINANCIAL()ELECTRONIC()DATA()INTERCHANG?
S7    1268923   MODUL??? ? OR SUBMODUL? OR SUITE OR PACKAG? OR COMPONENT? -
            OR SUBCOMPONENT? OR SUBUNIT? ? OR EXTENSIB? OR SUBSYSTEM?
S8      31149   SUB()(UNIT OR UNITS OR SYSTEM? ?) OR BUILDING()BLOC?? ?
S9      56088   PLUGG? OR PLUG??? ?()(IN OR INS) OR PLUGIN OR PLUGINS
S10    214998   PROTOCOL? ?
S11      2729   SUITES
S12      1052   MULTIPROTOCOL?
S13     15657   (MULTIPLE OR MANY OR MULTI OR SEVERAL OR NUMEROUS OR PLURA-
            LIT? OR DIFFERENT OR ACROSS OR MULTIPLICIT? OR MULTITUD?)(1W)-
            S10
S14     14864   (PLURIF? OR SECOND OR BETWEEN OR CROSS OR VARIOUS OR VARIE-
            TY OR NUMBER OR ANOTHER OR BOTH OR ASSORTED OR COLLECTION? ?)-
            (1W)S10
S15       441   (ASSORTED OR RANGE? ? OR MYRIAD OR DIVERSE)(1W)S10
S16        33   SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR INTER)-
            (2W)FINANCIAL
S17      1329   (S2:S3 OR S16 OR S5:S6)(25N)(S7:S9 OR S11)
S18         7   S17(25N)S12:S15
S19        98   S17(25N)S10
S20    256868   SOFTWARE? ?
S21       883   (CHECK? ? OR CHEQUE? ? OR BANKCHECK? OR BANKCHEQ?)(3N)(EXC-
            HANG? OR SETTL??? ? OR SETTLE? OR INTERCHANG?)
S22     93263   CUSTOMIS? OR CUSTOMIZ? OR TAILOR? OR PERSONALIS? OR PERSON-
            ALIZ?
S23        24   S19(25N)S20:S22
S24       195   S17(25N)S20
S25        21   S24(25N)S21:S22
S26        65   S21(25N)(S7:S9 OR S11)
S27         3   S26(25N)S10
S28        11   S26(25N)S20
S29        62   S17(25N)S22
S30         1   S26(25N)S22
S31        17   S29(25N)S20:S21
S32        47   S18 OR S23 OR S25 OR S27:S28 OR S30:S31
S33        30   S32 AND AC=US/PR AND AY=(1963:2000)/PR
S34        30   S32 AND AC=US AND AY=1963:2000
S35        36   S32 AND AC=US AND AY=(1963:2003)/PR
S36        40   S32 AND PY=1963:2003
S37        44   S33:S36
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? t37/5,k/37-39,44

37/5,K/37 (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00761431
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE
Patent Applicant/Assignee:
ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US (Residence), US (Nationality)
Inventor(s):
GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200073957 A2-A3 **20001207** (WO 0073957)
Application: WO 2000US14420 20000525 (PCT/WO US0014420)
Priority Application: US 99321492 19990527
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class (v7): G06F-017/30
International Patent Class (v7): G06F-017/60; G06F-009/44
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 150171

English Abstract
A system, method, and article of manufacture are provided that afford a combination of commerce-related web application services. Various features are included such as allowing purchase of products and services via a displayed catalog. As an option, such catalog may be personalized. In various embodiments, a virtual shopping cart environment may be provided. Further, data, i.e. specifications, details, etc., relating to the products and services may be displayed along with a comparison between different products and services. Data relating to needs of a user may also be received for the purpose of outputting a recommendation of the products and services based on the inputted needs. Optionally, features of the products and services may be listed in order to allow the user to configure a specifically tailored product or service. Yet another aspect of the present invention includes outputting an estimate relating

to a price and/or availability of the products and services. Further, an order for the products and services may be received after which a tax and a shipping fee are calculated. A status of the delivery of the ordered products and services may also be provided.

French Abstract

L'invention concerne un systeme, un procede et un article manufacture destines a la fourniture d'une combinaison de services d'application dans le Web lies au commerce. Le systeme presente plusieurs caracteristiques telles que l'achat de produits et de services grace a un catalogue affiche. En option, ce catalogue peut etre personnalise. Plusieurs modes de realisation peuvent comprendre un environnement de chariot de supermarche virtuel. En outre, des donnees, c.-a-d. des specifications, des details, etc., se rapportant aux produits et services peuvent etre affichees en meme temps qu'une comparaison entre differents produits et services. On peut aussi inclure des donnees relatives aux besoins d'un utilisateur afin de recommander des produits et services donnes sur la base des besoins entres. Eventuellement, on peut etablir une liste des caracteristiques des produits et services afin de permettre a l'utilisateur de configurer un produit ou un service personnalise. Dans un autre aspect de la presente invention, on peut produire une estimation du prix et/ou de la disponibilite des produits et services. En outre, une commande peut etre recue et une taxe et des frais d'expedition calcules. Un etat de l'expedition des produits et services commandes peut egalement etre etabli.

Legal Status (Type, Date, Text)
Publication 20001207 A2 Without international search report and to be republished upon receipt of that report.
Examination 20010222 Request for preliminary examination prior to end of 19th month from priority date
Search Rpt 20010816 Late publication of international search report
Republication 20010816 A3 With international search report.

Patent and Priority Information (Country, Number, Date):
Patent: ... **20001207**
Fulltext Availability:
Detailed Description
Publication Year: **2000**

Detailed Description

... buying habits, age, gender or some other criteria. In operation 47b, a sales program is **tailored** to appeal to the target market by selecting only specific **components** having products or services likely to be purchased by the target market. Then, in operation 47c, the products or services related to the chosen **components** are chosen to be offered for sale.

A pictorial representation of the existing network framework and a plurality of **components** of the existing network framework are displayed in operation 48. In operation 49, the **components** of the existing network framework which were chosen according to the plan in operation 47c...of the bank (e.g. a check over $25,000 requires two signatures), returns invalid **checks** , and **settles** all valid **checks** .

ProdueN Produh A range of security-based hardware and **software** that offers **Suite** 1.9 packet filtering, encryption, security administration, virtual private network and access restriction. The Product4...

37/5,K/38 (Item 25 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00761430 **Image available**
SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION CONCERNING COMPONENTS OF A SYSTEM
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE EN OEUVRE D'UNE TECHNIQUE

Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US (Residence), US (Nationality)
Inventor(s):
GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200073956 A2-A3 **20001207** (WO 0073956)
Application: WO 2000US14406 20000524 (PCT/WO US0014406)
Priority Application: US 99321274 19990527
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ (utility model) CZ DE (utility model) DE DK (utility model) DK DM DZ EE (utility model) EE ES FI (utility model) FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR (utility model) KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK (utility model) SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class (v7): G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 149024

English Abstract
A system, method, and article of manufacture are provided for prioritizing components of an existing network framework. First, a priority is determined among a plurality of components required for implementation of a predetermined technology using an existing network framework. The existing network framework and the plurality of components are then pictorially represented. Next, a first component of the existing network framework is indicia coded in order to indicate that the first component must be implemented first. Thereafter, a second component and any remaining components of the existing network framework are indicia encoded in order to indicate that the second components and any remaining components must be implemented after the first component.

French Abstract

Cette invention a trait a un systeme, a une methode et a l'article fabrique permettant de classer par ordre de priorite des composants d'une structure de reseau existante. Un certain degre de priorite est, tout d'abord, etabli entre plusieurs composants necessaires a la mise en oeuvre d'une technique predeterminee au moyen d'une structure de reseau existante. Cette derniere ainsi que les composants sont representes graphiquement. Ensuite, un premier composant de la structure de reseau est code sous forme de signe afin d'indiquer qu'il doit etre mis en oeuvre en premier. Un deuxieme composant ainsi que tous les composants restants de la structure de reseau existante sont ensuite codes sous forme de signes afin d'indiquer qu'ils doivent etre mis en oeuvre a la suite du premier.

Legal Status (Type, Date, Text)

Publication	20001207	A2 Without international search report and to be republished upon receipt of that report.
Examination	20010322	Request for preliminary examination prior to end of 19th month from priority date
Correction	20020221	Corrected version of Pamphlet: page 359a, description, added; pages 1/97-97/97, drawings, replaced by new pages 1/190-190/190
Republication	20020221	A2 Without international search report and to be republished upon receipt of that report.
Correction	20020221	Corrected version of Pamphlet:
Correction	20020221	Corrected version of Pamphlet:
Search Rpt	20020912	Late publication of international search report
Republication	20020912	A3 With international search report.
Search Rpt	20020912	Late publication of international search report
Correction	20031113	Corrections of entry in Section 1: Due to a technical problem at the time of international publication, some information was missing (81). The missing information now appears in the corrected version.
Republication	20031113	A3 With international search report.

Patent and Priority Information (Country, Number, Date):
Patent: ... **20001207**
Fulltext Availability:
Detailed Description
Publication Year: **2000**

Detailed Description
... of the bank (e.g. a check over $25,000 requires two signatures), returns invalid **checks** , and **settles** all valid **checks** .

Product4 Produjt A range of security-based hardware and **software** that offers 1.9 packet filtering, encryption, security administration, virtual private **Suite** network and access restriction. The Product4 Product **Suite** includes the following **components** .

Product4 Secure Net -- a complete set of products designed to establish perimeter defense, secure intranets...predefined account information, tax calculation and discounts, product availability, and upto-date order status information.

Payment systems , catalog creation and administration tools, an order management system, and rapid **customization** of a site's business processes through

modifiable business rules and presentation templates.

Search capabilities...

37/5,K/39 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00761429
METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE BASED ON SUCH ASSESSED NEEDS
PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN SERVICE SUR LA BASE DE CES BESOINS
Patent Applicant/Assignee:
ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US (Residence), US (Nationality)
Inventor(s):
GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200073955 A2 **20001207** (WO 0073955)
Application: WO 2000US14357 20000524 (PCT/WO US0014357)
Priority Application: US 99321495 19990527
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class (v7): G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 148469

English Abstract

French Abstract
La presente invention concerne un systeme permettant de realiser des transactions commerciales virtuelles apres identification des besoins de l'utilisateur. Tout d'abord, le systeme evalue les besoins d'un utilisateur. Il genere ensuite, sur la base des besoins de l'utilisateur, une solution, qui est affichee. Un paiement est alors accepte en echange de la solution. Il convient de noter que dans le cadre du present descriptif de l'invention, ladite solution est, mais pas exclusivement, un produit ou un service.

Legal Status (Type, Date, Text)

Publication	20001207	A2 Without international search report and to be republished upon receipt of that report.
Examination	20010301	Request for preliminary examination prior to end of 19th month from priority date
Declaration	20010802	Late publication under Article 17.2a
Republication	20010802	A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Declaration	20010802	Late publication under Article 17.2a
Correction	20031127	Corrected version of Pamphlet: pages 1/97-97/97, drawings, replaced by new pages 1/190-190/190; due to late transmittal by the receiving Office
Republication	20031127	A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Patent and Priority Information (Country, Number, Date):
  Patent: ... **20001207**
Fulltext Availability:
  Detailed Description
Publication Year: **2000**

Detailed Description
... definitions, user profiles, network resource
definitions, and configuration parameters. It employs naming,
directory, and authentication **protocols** on top of a shared,
distributed,
object repository. Users and applications can use the directory...

...such as credit and debit cards, electronic
cash and checks, and smart cards.

The initial **component** of the JECIF is the JavaWallet, a client
side application that will be distributed as a core **component** of the
Java environment. JavaWallet will allow users of any Java-enabled
web browser or...

...of the bank (e.g. a
check over $25,000 requires two signatures), returns invalid **checks** ,
and **settles** all valid **checks** .

Product4 ProdU& A range of security-based hardware and **software** that
offers **Suite** 1.9 packet filtering, encryption, security administration,
virtual private
network and access restriction. The Product4...

...A remote-access strategy and technology that enables users to
11.10 securely access all **personalized** data, application and
information
from Java-enabled browsers. Business Lnet uses recently acquired
iPlanet's secure, remote access **software** .

Calendar Serve Designed to manage large-scale enterprise calendaring
systems, Business I's Calendar Server...
...following features.

Maintenance of Personal Calendars
Group Scheduling
Calendar Security

Product5 Internet A web server **package** solution that includes third-party Internet and security products including the following.

Server **Software** Product5 Administration **Software** - provides Bundle server setup, configuration, and management capabilities through a browser. The Product5 Internet Server...

...from the public Internet. It also offers packet-level filtering.

Trend Interscan VirusWall - virus scanning **software** that verifies and filters out viruses in communications such as files and emails that interact...

...securely handles mail messages in a variety of formats. Network Associates WebStalker-First Intrusion Detection- **software** that provides around-the clock monitoring and response to intrusions and misuse ...formal testing phases. This makes the processes clearer.

Configuration Management becomes more complex in a **component** -based development environment as the **system** is broken down to a greater level of granularity.

Release Management (208) Release Management involves...

37/5,K/44 (Item 31 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00381317 **Image available**
COMMUNICATION OF IMAGES OF ELECTRONIC FUNDS TRANSFER INSTRUMENTS
COMMUNICATION D'IMAGES D'INSTRUMENTS DE TRANSFERT DE FONDS ELECTRONIQUES
Patent Applicant/Assignee:
FINANCIAL SERVICES TECHNOLOGY CONSORTIUM,
THE FIRST NATIONAL BANK OF BOSTON,
UNISYS CORPORATION,
HUNTINGTON NATIONAL BANK,
CITIBANK N A,
LAWRENCE LIVERMORE NATIONAL LABORATORY,
INTERNATIONAL BUSINESS MACHINES CORPORATION,
Inventor(s):
WARNER Gerhard M Jr,
SHUTZER Daniel,
VERMEIRE Daniel R,
KRAJEWSKI William J,
SANDER Jo,
ROHRER Gene,
STANLEY Phil,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9722060 A1 **19970619**
Application: WO 96US20358 19961212 (PCT/WO US9620358)
Priority Application: US 95571099 19951212
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
BR CA JP MX AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Main International Patent Class (v7): G06F-017/00
International Patent Class (v7): G06F; G06T-01:00
Publication Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 9205

English Abstract
A first electronic representation of a financial instrument (10) complying with a first protocol is created (62). The first electronic representation is converted to a digital delivery format complying with a second protocol (74). The digital delivery format is delivered over an electronic data communication network (52). This enables information concerning the financial instrument to be delivered over the network in a predetermined format. The invention may be generally applied to a financial instrument such as a check (20).

French Abstract
Une premiere representation electronique d'un instrument financier (10) repondant a un premier protocole est creee (62). Cette premiere representation electronique est convertie en un format numerique satisfaisant a un deuxieme protocole (74). Ce format numerique est introduit dans un reseau de communication de donnees electroniques (52). Ce systeme permet d'introduire des informations concernant l'instrument financier sur le reseau en un format predetermine. L'invention peut generalement s'appliquer a un instrument financier tel qu'un cheque (20).

Patent and Priority Information (Country, Number, Date):
  Patent: ... **19970619**
Fulltext Availability:
  Detailed Description
Publication Year: **1997**

Detailed Description
... or the images and data received are stored for later inspection (step 170).
Applications for **check** image **interchange** have been developed by IBM and Unisys. The **check** image **interchange** **components** are provided on hardware and **software** platforms such as RISC/6000 for the IBM AIX system and U6000 for the Unisys...

[File 256] **TecInfoSource** 82-2006/Aug


```
 ; d s
Set     Items   Description
S1        560   PAYMENT? ? OR PAY()MENT? ? FROM 256
S2          0   S1(1W)SWITCH??? ? FROM 256
S3        110   S1(2N)(SYSTEM? ? OR PROCESSING OR CENTER? ? OR CENTRE? ?) FROM 256
S4         60   SWIFT OR SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR
INTER)(2W)FINANCIAL FROM 256
S5         87   CLEARINGHOUSE? OR CLEARING()HOUSE? ? FROM 256
S6         15   FEDI OR EFTS OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR
FINANCIAL()ELECTRONIC()DATA()INTERCHANG? FROM 256
S7       9343   MODUL??? ? OR SUBMODUL? OR SUITE OR PACKAG? OR COMPONENT? OR SUBCOMPONENT?
OR SUBUNIT? ? OR EXTENSIB? OR SUBSYSTEM? FROM 256
S8         76   SUB()(UNIT OR UNITS OR SYSTEM? ?) OR BUILDING()BLOC?? ? FROM 256
S9        662   PLUGG? OR PLUG??? ?()(IN OR INS) OR PLUGIN OR PLUGINS FROM 256
S10      2116   PROTOCOL? ? FROM 256
S11       589   SUITES FROM 256
S12        52   MULTIPROTOCOL? FROM 256
S13        59   (MULTIPLE OR MANY OR MULTI OR SEVERAL OR NUMEROUS OR PLURALIT? OR
DIFFERENT OR ACROSS OR MULTIPLICIT? OR MULTITUD?)(1W)S10 FROM 256
S14        16   (PLURIF? OR SECOND OR BETWEEN OR CROSS OR VARIOUS OR VARIETY OR NUMBER OR
ANOTHER OR BOTH OR ASSORTED OR COLLECTION? ?)(1W)S10 FROM 256
S15         3   (ASSORTED OR RANGE? ? OR MYRIAD OR DIVERSE)(1W)S10 FROM 256
S16        49   S2:S6 AND (S7:S9 OR S11) FROM 256
S17         0   S S16 AND S12:S15
S18         0   S S16 AND S10
S19         3   S SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR INTER)(2W)FINANCIAL
S20         0   S S19 AND (S7:S9 OR S11)
S21     20601   S SOFTWARE?
S22        29   S S16 AND S21
S23         1   S (CHECK? ? OR CHEQUE? ? OR BANKCHECK? OR BANKCHEQ?)(3N)(EXCHANG? OR
SETTL??? ? OR SETTLE? ? OR INTERCHANG?)
S24         1   S S23 AND (S7:S9 OR S11)
S25      2236   S CUSTOMIS? OR CUSTOMIZ? OR TAILOR? OR PERSONALIS? OR PERSONALIZ?
S26         7   S S16 AND S25
S27        32   S S22 OR S24 OR S26

?  t 27/7/2-3,5,17,19
```

27/7/2 **Links**

TecInfoSource

02770191 **Document Type:** Company

Transaction Systems Architects Inc (770191)

224 S 108th Ave
Omaha , NE 68154-2684 United States
Telephone: (402) 334-5101
Homepage: http://www.tsainc.com
EMAIL: info@tsainc.com
TICKER: NASDAQ : TSAI

File Segment: Directory

Contact: Sales Department

Organization Type: Corporation
Equity Type: Public
Status: Active

Transaction Systems Architects Incorporated (TSA), based in Omaha, Nebraska, provides banks, retailers, and payment processors worldwide with electronic transaction services and products. The firm serves 20 percent of the largest banks in the world. Its systems are employed in processing credit card, debit card, smartcard, check, wire transfer, automated **clearing house** (ACH), and settlement transactions. The company's technology operates across the HP Nonstop (TM), HP-UX, IBM Z/OS (R), IBM AIX, Sun Solaris, Microsoft (R) Windows (R), and Linux platforms. TSA offers clients ACI Payments Management **Suite**, ACI Real-Time Processing **Suite**, ACI Transaction Acquiring **Suite**, Insession Technologies Solutions **Suite**, IntraNet PaymentWare, AutoDBA, ENGUARD, GoldenGate, and dozens of other products. The systems provide users with transaction processing, data monitoring and security, multiple currency processing, and other tools. The firm also provides clients with project management, **customization**, testing, integration, facilities management, and other technical services. TSA is listed on NASDAQ under the TSAI symbol. The company maintains offices in the Americas and in Europe, Asia, Africa, and the Middle East. Its technology and services are used by 800 customers in 84 countries. TSA employs 1,100 people worldwide.
Sales: NA
Revision Date: 00000000

27/7/3 **Links**

02770141 **Document Type:** Company
NetSol Technologies Inc (770141)

23901 Calabasas Rd #2072
Calabasas , CA 91302 United States
Telephone: (818) 222-9195
FAX: (818) 222-9197
Homepage: http://www.netsoltek.com
EMAIL: info@netsoltek.com
TICKER: NASDAQ : NTWK

File Segment: Directory

Contact: Sales Department

Organization Type: Corporation
Equity Type: Public
Status: Active

NetSol Technologies Incorporated, founded in 1995 and based in Calabasas, California, provides clients with leasing and finance management **software** and services. The company is known for its LeaseSoft product line. The **software suite** includes the Credit Application Creation System (CAC), Credit Application Processing System (CAP), Contract Activation & Management System (CMS), and Wholesale Finance System (WFS) applications. CAC is a Web-based point-of-sale system that allows consumers to apply for credit. CAP automates credit application processing. It includes workflow management, credit agency linking, and automated point scoring features. CMS automates loan and lease contract management operations. LeaseSoft's WFS **module** automates wholesale finance activities. It includes loan payment, billing, settlement, stock audit, and other features. NetSol Technologies' KBVault is a Web-base enterprise information management system that provides users with data capture, classification, and sharing tools. The company's HelpDesk program allows businesses to track customer support services operations. It monitors requests and identifies request trends. The inBanking (TM) system offers users wholesale banking and treasury management tools. The product includes centralized bank database, management reporting, process automation, event monitoring and notification, confirmation tracking, **SWIFT** interface, electronic deal capture, liquidity analysis, and other features. NetSol Technologies also provides clients with application development, business process optimization, legacy system migration,
Sales: NA

Date Founded: 1995
Revision Date: 00000000

27/7/5 **Links**
TecInfoSource

02669873 **Document Type:** Company
J & B Software (669873)

510 Township Lane Rd
Blue Bell , PA 19422-2713 United States
Telephone: (215) 641-1500
FAX: (215) 641-1181
Homepage: http://www.tmsimage.com
EMAIL: karinh@tmsimage.com

File Segment: Directory

Contact: Sales Department
Equity Type: Private
Status: Active

J & B **Software** was launched in 1984 to provide solutions for financial-transaction processors. The rapidly growing company was processing over 10 million transactions per day by 1998. In 1990, it released its first **software** application, Transaction Management System, a remittance and reconciliation system for financial institutions. TMS processes deposits, ATM data, and clearings. The most recent product, TMS Image2000 (TM), allows transaction processors to process both electronic and paper-based transactions, using an open-system **package** that is transport-independent. J & B's offerings are used by a broad range of transaction processors, from lock box providers to major banks and insurance companies.

Sales: NA

Date Founded: 1984
Revision Date: 20010228

[File 2] **INSPEC** 1898-2006/Jun W2

[File 6] **NTIS** 1964-2006/Jun W2

[File 8] **Ei Compendex(R)** 1970-2006/Jun W2

[File 34] **SciSearch(R) Cited Ref Sci** 1990-2006/Jun W3

[File 35] **Dissertation Abs Online** 1861-2006/Jun

[File 65] **Inside Conferences** 1993-2006/Jun 22

[File 56] **Computer and Information Systems Abstracts** 1966-2006/Jun

[File 60] **ANTE: Abstracts in New Tech & Engineer** 1966-2006/Jun

[File 94] **JICST-EPlus** 1985-2006/Mar W3

[File 95] **TEME-Technology & Management** 1989-2006/Jun W3

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2006/May

[File 111] **TGG Natl.Newspaper Index(SM)** 1979-2006/Jun 13

[File 144] **Pascal** 1973-2006/May W4

[File 266] **FEDRIP** 2005/Dec

[File 434] **SciSearch(R) Cited Ref Sci** 1974-1989/Dec

[File 483] **Newspaper Abs Daily** 1986-2006/Jun 20

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

**File 583: This file is no longer updating as of 12-13-2002.*

[File 474] **New York Times Abs** 1969-2006/Jun 21

[File 475] **Wall Street Journal Abs** 1973-2006/Jun 21

[File 139] **EconLit** 1969-2006/May


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? d s
Set     Items   Description
S1     232117   PAYMENT? ? OR PAY()MENT? ? FROM 2, 6, 8, 34, 35, 65, 56, 60, 94, 95, 99,
111, 144, 266, 434, 483, 583, 474, 475, 139
S2         34   S1(1W)SWITCH??? ? FROM 2, 6, 8, 34, 35, 65, 56, 60, 94, 95, 99, 111, 144,
266, 434, 483, 583, 474, 475, 139
S3      15247   S1(2N)(SYSTEM? ? OR PROCESSING OR CENTER? ? OR CENTRE? ?) FROM 2, 6, 8,
34, 35, 65, 56, 60, 94, 95, 99, 111, 144, 266, 434, 483, 583, 474, 475, 139
S4      29503   SWIFT OR SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR
INTER)(2W)FINANCIAL FROM 2, 6, 8, 34, 35, 65, 56, 60, 94, 95, 99, 111, 144, 266, 434, 483,
583, 474, 475, 139
S5       9026   CLEARINGHOUSE? OR CLEARING()HOUSE? ? FROM 2, 6, 8, 34, 35, 65, 56, 60, 94,
95, 99, 111, 144, 266, 434, 483, 583, 474, 475, 139
S6       8935   FEDI OR EFTS OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR
FINANCIAL()ELECTRONIC()DATA()INTERCHANG? FROM 2, 6, 8, 34, 35, 65, 56, 60, 94, 95, 99,
111, 144, 266, 434, 483, 583, 474, 475, 139
S7    5222734   MODUL??? ? OR SUBMODUL? OR SUITE OR PACKAG? OR COMPONENT? OR SUBCOMPONENT?
OR SUBUNIT? ? OR EXTENSIB? OR SUBSYSTEM? FROM 2, 6, 8, 34, 35, 65, 56, 60, 94, 95, 99,
111, 144, 266, 434, 483, 583, 474, 475, 139
S8      87151   SUB()(UNIT OR UNITS OR SYSTEM? ?) OR BUILDING()BLOC?? ? FROM 2, 6, 8, 34,
35, 65, 56, 60, 94, 95, 99, 111, 144, 266, 434, 483, 583, 474, 475, 139
S9      39258   PLUGG? OR PLUG??? ?()(IN OR INS) OR PLUGIN OR PLUGINS FROM 2, 6, 8, 34,
35, 65, 56, 60, 94, 95, 99, 111, 144, 266, 434, 483, 583, 474, 475, 139
S10    568315   PROTOCOL? ? FROM 2, 6, 8, 34, 35, 65, 56, 60, 94, 95, 99, 111, 144, 266,
434, 483, 583, 474, 475, 139
S11     22862   SUITES FROM 2, 6, 8, 34, 35, 65, 56, 60, 94, 95, 99, 111, 144, 266, 434,
483, 583, 474, 475, 139
S12      4474   MULTIPROTOCOL? FROM 2, 6, 8, 34, 35, 65, 56, 60, 94, 95, 99, 111, 144,
266, 434, 483, 583, 474, 475, 139
S13     16767   (MULTIPLE OR MANY OR MULTI OR SEVERAL OR NUMEROUS OR PLURALIT? OR
DIFFERENT OR ACROSS OR MULTIPLICIT? OR MULTITUD?)(1W)S10 FROM 2, 6, 8, 34, 35, 65, 56, 60,
94, 95, 99, 111, 144, 266, 434, 483, 583, 474, 475, 139
S14      8148   (PLURIF? OR SECOND OR BETWEEN OR CROSS OR VARIOUS OR VARIETY OR NUMBER OR
ANOTHER OR BOTH OR ASSORTED OR COLLECTION? ?)(1W)S10 FROM 2, 6, 8, 34, 35, 65, 56, 60, 94,
95, 99, 111, 144, 266, 434, 483, 583, 474, 475, 139
S15       277   (ASSORTED OR RANGE? ? OR MYRIAD OR DIVERSE)(1W)S10 FROM 2, 6, 8, 34, 35,
65, 56, 60, 94, 95, 99, 111, 144, 266, 434, 483, 583, 474, 475, 139
S16       305   S SOCIET? ?(2W)(WORLDWIDE OR WORLD)(2W)(INTERBANK? OR INTER)(2W)FINANCIAL
S17      1332   S (S2:S3 OR S16 OR S5:S6) AND (S7:S9 OR S11)
S18         3   S S17 AND S12:S15
S19        88   S S17 AND S10
S20   1883007   S SOFTWARE? ?
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S21       809   S (CHECK? ? OR CHEQUE? ? OR BANKCHECK? OR BANKCHEQ?)(3N)(EXCHANG? OR
SETTL? OR INTERCHANG?)
S22    199951   S CUSTOMIS? OR CUSTOMIZ? OR TAILOR? OR PERSONALIS? OR PERSONALIZ?
S23        21   S S19 AND S20:S22
S24       302   S S17 AND S20
S25        12   S S24 AND S21:S22
S26        41   S S21 AND (S7:S9 OR S11)
S27         4   S S26 AND S10
S28         6   S S26 AND S20
S29        26   S S17 AND S22
S30         0   S S26 AND S22
S31        12   S S29 AND S20:S21
S32        90   S S18 OR S23 OR S25:S29
S33        20   S S32/2001:2006
S34        70   S S32 NOT S33
S35        62   RD  (unique items)

?  t 35/7/2,9,45
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35/7/2 (Item 2 from file: 2) **Links**
Fulltext available through: USPTO Full Text Retrieval Options
INSPEC

07751105
Title: SET ready to go [secure online shopping]
Author Penrose, P.
Journal: IT Notes for Banking no.2 p. 27-9
Publisher: Informa Publishing Group ,
Publication Date: 2000 **Country of Publication:** UK
CODEN: INBAFL **ISSN:** 1369-9601
SICI: 1369-9601(2000)2L.27:RSOS;1-9
Material Identity Number: H144-2000-003

Language: English **Document Type:** Journal Paper (JP)
Treatment: Practical (P)
Abstract: Increasing incidents of credit card fraud in online shopping are inspiring a resurgence of interest in the Secure Electronic Transaction standard. With a phased approach to implementation, and a multitude of disparate payment schemes and **protocols** in operation at merchant and bank sites, interoperability will be a key factor for participants in the new programme. As the technology provider to the first successful SET-based credit card transaction in Europe, IBM has a wealth of experience in delivering working solutions for secure **payments processing**. From consumers to merchants, payment processors, and even **software** developers, the IBM **payment processing** products under the WebSphere Commerce **Suite** help all parties to conduct online card transactions with confidence. (0 Refs)
Subfile: D

35/7/9 (Item 9 from file: 2) **Links**
Fulltext available through: USPTO Full Text Retrieval Options
INSPEC

06287644

Title: Apply your marketing talent to promote on-line banking
Author Lian, T.
Journal: Bank Marketing vol.28, no.5 p. 25-30
Publisher: Bank Marketing Assoc ,
Publication Date: May 1996 **Country of Publication:** USA
CODEN: BAMAFA **ISSN:** 0888-3149
SICI: 0888-3149(199605)28:5L.25:AYMT;1-M
Material Identity Number: D539-96005

Language: English **Document Type:** Journal Paper (JP)
Treatment: Practical (P)
Abstract: Banks are urged to use their marketing skills to increase customers` awareness of on-line banking`s benefits. (0 Refs)
Subfile: D

35/7/45 (Item 3 from file: 144) **Links**
Fulltext available through: USPTO Full Text Retrieval Options
Pascal

13845946 PASCAL No.: 99-0022301

Distributed systems technology for electronic commerce applications
SOFSEM '98 : theory and practice of informatics : Jasna, 21-27 November 1998

LAMERSDORF W; MERZ M; TUAN TU
ROVAN Branislav, ed
Distributed Systems Group, Department of Computer Science, Hamburg University, Germany
Conference on current trends in theory and practice of informatics, 25 (Jasna SVK) 1998-11-21
Journal: Lecture notes in computer science,
1998, 1521 135-148

ISBN: 3-540-65260-4 ISSN: 0302-9743 Availability:
INIST-16343; 354000070143280090
No. of Refs.: 22 ref.
Document Type: P (Serial); C (Conference Proceedings) ; A (Analytic)
Country of Publication: Germany; United States
Language: English
Based on the specific characteristics of electronic commerce (E-Commerce) requirements for an adequate **software** system support, this contribution gives an overview of the respective distributed systems technology which is (or will be shortly) available for open and heterogeneous electronic commerce applications. Starting from basic communication mechanisms this includes (transactionally secure) remote procedure call and database access mechanisms, service trading and

brokerage functions as well as security aspects including such as notary and non-repudiation functions. Further important elements of a system infrastructure for E-Commerce applications are: common middleware infrastructures, **componentware** techniques, distributed and mobile agent technologies etc. Increasingly new and important topics in this area are currently: workflow management support for compound and distributed E-Commerce services as well as negotiation **protocols** to support both the settlement and the fulfillment of electronic contracts in E-Commerce applications. In addition to an overview of the state of the art of the respective technology, the paper also presents briefly some aspects of related projects conducted by the authors jointly with international partners (sponsored by EU/ACTS, EU/ESPRIT, DFG) in order to realize some of the important new functions of a systems infrastructure for open distributed E-Commerce applications.

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[File 347] **JAPIO** Dec 1976-2005/Dec(Updated 060404)

[File 350] **Derwent WPIX** 1963-2006/UD,UM &UP=200639

**File 350: Preview the enhanced DWPI through ONTAP DWPI (File 280). For more information, visit http://www.dialog.com/dwpi/.*

[File 348] **EUROPEAN PATENTS** 1978-2006/ 200625

**File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2006/UB=20060615,UT=20060608

**File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

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; d s
Set     Items   Description
S1         59   AU='TANG A' FROM 347, 350, 348, 349
S2          2   AU='TANG ANTHONY' FROM 347, 350, 348, 349
S3         10   AU='YIP A' FROM 347, 350, 348, 349
S4          4   AU='TANG S S' FROM 347, 350, 348, 349
S5          2   AU='LEI I' FROM 347, 350, 348, 349
S6          0   S (S1:S2 OR S4) AND (S3 OR S5)
S7         77   S S1:S5
S8      87091   S FINANCIAL? OR PAYMENT?
S9          1   S S7 AND S8
```

; t 9/5,k

9/5,K/1 (Item 1 from file: 349) **Links**

00882973 **Image available**

METHOD AND APPARATUS FOR IMPLEMENTING A WEB APPLICATION

PROCEDE ET APPAREIL DE MISE EN OEUVRE D'APPLICATION WEB

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Legal Representative:
MALLIE Michael J (agent), Blakely, Sokoloff, Taylor & Zafman LLP, 7th Floor, 12400 Wilshire Boulevard, Los Angeles, CA 90025, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200217096 A1 20020228 (WO 0217096)
Application: WO 2001US26727 20010827 (PCT/WO US0126727)
Priority Application: US 2000228257 20000825; US 2001267851 20010208; US 2001278509 20010323

Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class (v7): G06F-015/00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 13165

English Abstract
The method of designing a web application (1-210) includes designing a set of components (1-220), each component having a set of instances. The method also includes designing an application having references to the set of components (1-220). The method further includes designing an

interface (1-230) having references to the application, and building the application (1-240) based on the interface and the designing of the application (1-210). In an alternate embodiment, a method is also described. The method of providing a web-based application includes receiving a request for a web-based application. The method further includes accessing the web-based application. The method also includes accessing a set of objects related to the web-based application within a repository, and executing the web-based application including the set of objects in a manner including interaction with a requestor originating the request for the web-based application.

French Abstract

La presente invention concerne un procede de mise en oeuvre d'une application Web (1-210) consistant d'abord a concevoir un ensemble de composants (1-220) comportant chacun un groupe d'instances. Ce procede consiste ensuite a concevoir une application comportant des references a l'ensemble de composants (1-220), puis une interface (1-230) comportant des references a l'application, et a constituer l'application (1-240) sur la base de l'interface et de la conception de l'application (1-210). Dans une variante, un procede est egalement inclus. Le procede d'elaboration d'une application Web comprend la reception d'une demande pour une application Web. Le procede consiste ensuite a acceder a l'application Web ainsi qu'a un ensemble d'objets relatifs a cette application dans un depot, et a executer enfin l'application Web contenant l'ensemble d'objets de facon a interagir avec le demandeur de l'application Web.

Legal Status (Type, Date, Text)
Publication 20020228 A1 With international search report.

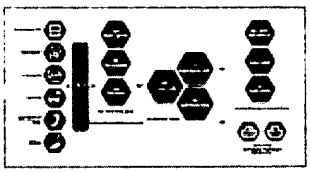
Inventor(s):
... TANG Anthony
Fulltext Availability:
Detailed Description

Detailed Description
... design, or other changes, without requiring that the entire process be repeated. Thus, a new financial product may become available, resulting in modification of existing components. The modified components may be...

payment control.

products

Every day retailers evaluate an ever-widening assortment of electronic payment methods to meet the changing demands of their customers. At the same time, they manage a complex network of processing relationships in an attempt to efficiently oversee their critical payment systems. Retailers now have the ability to take control of their payment environments to lower processing costs, ensure continuous system availability, gain flexibility in planning for future growth, and leverage opportunities for improved customer service.



View Diagram of the ISD Payment Switch Framework >

Using ISD software, we reduced our average processing time for credit card purchases from over 30 seconds to approximately 2-3 seconds per transaction. ”

- Jef Fite, CIO
Family Christian Stores

The **ISD Payment Switch Framework** is a collection of software suites that gives merchants more control over their payment systems, enabling them to reduce costs while increasing speed, security, reliability, and flexibility. The **ISD Payment Switch Framework** includes:

ISD Authorization Suite: Routes all electronic transactions initiated from virtually any point-of-entry directly to your organization's chosen processing institution(s).

ISD Settlement Suite: Transmits transaction data to your chosen bank for chain-wide settlement and reconciliation while tracking and reporting transaction results.

ISD Tender Suite: Allows merchants to process a wide variety of payment tender types including any type of credit, debit, check, private label, or stored value card.

ISD Debit Suite: The ISD Debit Suite provides connections between a merchant's point-of-sale hardware and software to components of the ISD Payment Switch Framework.

ISD Self-Managed Payment Suite: Provides merchants with end-to-end solutions for self-managing their payment processing needs in order to improve cost management and ensure flexibility.

By implementing ISD software, merchants enjoy the following benefits:

Centralize payment management: ISD software allows merchants to

consolidate payment management at the store or enterprise level. When centralizing payments at the enterprise level, merchants can realize significant cost savings and transaction speed increases by migrating their payment transactions from multiple dial connections to a single, dedicated connection.

Leverage processor choice: ISD software has been interfaced to and certified with the most extensive set of third party payment processors in the market, effectively reducing the time and cost merchants incur by changing processors. Using ISD software, merchants have unequalled choice in selecting their payment processors and managing their processing rates.

Plan for POS changes: ISD software has been integrated with a comprehensive list of industry-leading point-of-sale systems. The combination of these existing interfaces and the flexible ISD Application Programming Interface (API), allows merchants to efficiently adopt new point-of-sale hardware and software without impacting payment system components or processor connections.

Consolidate multiple channels: ISD software enables merchants to manage payments from a wide variety of transaction sources such as cash registers, e-commerce applications, mail/telephone order systems, fuel pumps, and wireless devices on a single technology platform. By consolidating transactions through a single application with comprehensive reporting, merchants can reduce costs and gain operational efficiencies.

Respond to customer demands: Merchants are accomplishing more objectives through payment acceptance than ever before, including increased customer loyalty, faster check-out times and higher average ticket sales. The modularity of ISD software allows merchants to add new payment types and features quickly and cost effectively with minimal impact on their larger payment systems.

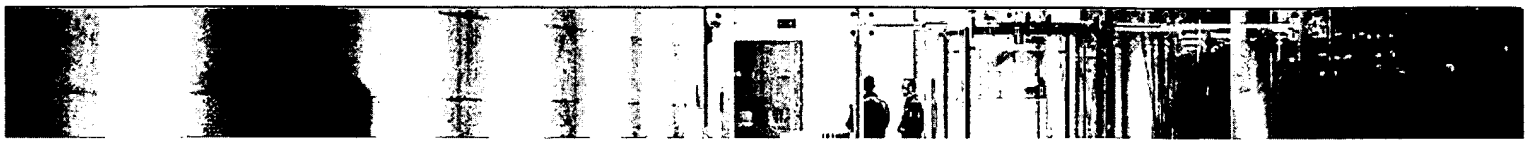
Enable direct connections: By implementing ISD software, merchants gain the ability to connect directly to authorization and settlement end-points, thereby lowering their transaction processing costs.

Protect capital investments: ISD software integrates with merchants' existing infrastructure investments and scales as their technology and product needs evolve. The open system, modular architecture and ongoing feature/function enhancement of ISD software ensure that merchants' current capital investments are protected well into the future.

Leverage multi-platform capabilities: ISD understands that merchants select platforms for a variety of reasons ranging from specific platform attributes to the technical expertise of their internal IT teams. Therefore, ISD software is truly multi-platform and has been deployed on IBM iSeries (OS/400 and i5/OS), pSeries (AIX), and zSeries (OS/390 and z/OS); HP-UX; Linux; and Microsoft Windows.

Over 150 customers use ISD software at over 30,000 locations to route millions of transactions every day. For more information on ISD products and services, call us at 800.547.6719, email us at info@isdcorporation.com, or submit a contact request.

Contact ISD at 800.547.6719



Our Solutions

- Our Solutions
- Solutions by Industry
- Finance and Treasury
- Unattended Payments
- Retailer and Merchant
- **Payment Management & Processing**
  - Gift Cards/Stored Value
  - Payment Dispute Resolution
  - Card Management System
  - Payment Gateway
  - Online Payment Platform
  - ERP Payment Acceptance
  - **Electronic Payment Switch**
  - Professional Services & Support
- **Professional Services & Support**

Electronic Payment Switch

PayWare EPS is a powerful payment switch offering retailers and processors with a scalable, cost effective solution for handling all their payment transactions on a single platform.

With a powerful Unix architecture, acquirer processors and large retailers who require mission-critical processing of their payment transactions have chosen PayWare EPS.

PayWare EPS can concurrently switch electronic transactions from thousands of retail outlets to the card payment networks and banks. The most common PoS and network interfaces are built-in and others can be added quickly and effortlessly thanks to its modular payment architecture. Credit cards, debit cards, EFT transactions, prepaid mobile top-ups and electronic gift cards can all be handled using PayWare EPS delivering greater control and lower costs to your business.

Some of the key features of EPS include:

Multiple transaction types

- Credit and Debit cards
- Online PIN
- Single Message and Dual Message
- Check authorisation
- EFT
- Electronic Gift Cards
- Prepaid debit cards

Industry standard interfaces

- Configurable terminal adapters
- Support for Visa / MasterCard / Vital interfaces
- Support for EFT formats
- Support for multiple PoS formats
- Documented API's for integration via IVR and Internet

Scalability and security

- Built on scalable Unix platform
- Supports clustering and single server deployments
- Fail-over and redundancy
- Standard card security checking supported
- Optional SSL encryption

More information can be found by downloading the **PayWare EPS datasheet**.
PDF 54K.

Payware EPS Resources

PayWare EPS Datasheet
Contact Sales

Related Solutions

- Electronic Gift Cards

